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Assets and Net Worth of OASI Beneficiaries:
Highlights From Preliminary Data, 1957 Survey

Income-Loss Protection Against Short-Term
Sickness: 1948-57

Old-Age, Survivors, and Disability Insurance
Provisions: Summary of Legislation, 1935-58

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Social Security in Review

Program Operations

TOTAL assistance payments made under the four special types of public assistance rose \$6.0 million in October, reflecting in substantial degree the influence of the public assistance matching provisions of the 1958 amendments to the Social Security Act. The new provisions made additional Federal funds available to the States, effective October 1, 1958. Payments under old-age assistance accounted for \$3.8 million of the increase, and payments under the program of aid to dependent children for \$1.7 million. The increase in expenditures for each of these programs and for aid to the permanently and totally disabled exceeded 2.0 percent, and in aid to the blind it was 1.1 percent.

In general assistance, which is financed entirely from State and local funds, total payments, excluding vendor payments for medical care, increased \$1.4 million or 5.9 percent. Part of the rise was attributable to seasonal factors. General assistance expenditures usually have shown greater-than-seasonal increases, however, when additional Federal funds have been made available for the special types of public assistance.

The downward movement in the national caseloads for old-age assistance and general assistance was halted in October; the number of aged recipients increased 1,200, and the number of general assistance cases went up 5,000. October marked the first month in a year to show an increase in old-age assistance; the rise in general assistance was the first in 6 months. Twenty-three States reported higher old-age assistance caseloads. More liberal State policies, attributable largely to the new provisions for Federal matching,

undoubtedly played some part in the slight increase for the Nation as a whole. Another factor contributing to the caseload increase in each of the special types of public assistance, but particularly in old-age assistance, consisted of changes in reporting definitions under the 1958 amendments to the Social Security Act.

For aid to dependent children, October was the fifteenth consecutive month in which the number of recipients has shown an increase. The month's rise of 21,000 reflected relatively small increases in about three-fourths of the States. Caseloads in the programs of aid to the blind and aid to the permanently and totally disabled continued to move slightly upward.

As a result of the availability of ad-

ditional Federal funds under the 1958 amendments, a number of States took action in October to make higher payments to recipients. Not all changes were related to the amendments, however, since some States revised payments under their usual procedures for reflecting price changes. A few States had adjusted payments in months immediately preceding the effective date of the amendments, and other States expect to do so within a few months. The full effects of the new matching provisions will not be reflected for several months.

Various methods were used to liberalize payments in October. Some States raised their maximums on assistance payments, others increased their standards of assistance, and a

	October 1958	September 1958	October 1957
Old-age, survivors, and disability insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	12,328	12,228	10,924
Amount (in millions)	\$691	\$685	\$592
Average old-age benefit (retired worker)	\$66.25	\$66.17	\$64.41
Average old-age benefit awarded in month....	\$74.24	\$75.92	\$69.00
Public assistance:			
Recipients (in thousands):			
Old-age assistance	2,455	2,454	2,496
Aid to dependent children (total)	2,793	2,772	2,433
Aid to the blind	110	109	108
Aid to the permanently and totally disabled ..	323	321	287
General assistance (cases)	385	381	298
Average payments:			
Old-age assistance	\$63.31	\$61.79	\$60.65
Aid to dependent children (per recipient) ..	27.84	27.44	26.78
Aid to the blind	67.55	66.98	66.20
Aid to the permanently and totally disabled ..	61.74	60.85	59.48
General assistance (per case)	64.27	61.45	57.61
Unemployment insurance:			
Initial claims (in thousands)	1,259	1,186	1,193
Beneficiaries, weekly average (in thousands) ..	1,556	1,767	1,020
Benefits paid (in millions)	\$282	\$323	\$132
Average weekly payment for total unemploy- ment	\$30.45	\$30.66	\$29.20

few applied both these methods. In Alabama, reductions in payments to recipients of the special types of public assistance were made less stringent, and Alaska removed a 15-percent reduction that had been applied to payments in aid to dependent children. A small number of States that had been faced with the necessity of applying cuts to assistance payments because of shortages in State and local funds used the additional Federal funds to maintain payments at existing levels.

In old-age assistance the national average payment rose \$1.52 in October, reflecting higher average payments in 38 States. Increases of more than \$2 per recipient were reported by 12 States. In aid to dependent children the average payment per recipient rose 40 cents, with higher averages in 29 States. Increases exceeded \$1 per recipient in 10 States. Nationally, average payments rose 89 cents in aid to the permanently and totally disabled and 57 cents in aid to the blind. In aid to the permanently and totally disabled, nearly two-thirds of the States reported increases; and in aid to the blind, average payments rose in about half the States.

Among the States, there were some sizable decreases in the average payment per recipient in each program in October, largely as a result of fluctuations in the amounts of ven-

dor payments for medical care. For all programs but aid to dependent children, a few States reported substantial changes in both average money payments and average vendor payments when all or virtually all the medical care costs were shifted from money payments to vendor payments.

● At the end of October, monthly benefits amounting to \$690.9 million were being paid under the old-age, survivors, and disability insurance program to 12.3 million persons. The totals represent increases of \$98.7 million in monthly amount and 1.4 million in number from those a year earlier; the percentage increases were 17 percent and 13 percent. The increase in number of disabled worker beneficiaries was 78 percent; among persons receiving the other types of benefits it ranged from 14 percent for widow or widower beneficiaries to 4 percent for parent beneficiaries.

The number of wives and husbands of old-age beneficiaries receiving dependents' monthly benefits passed the 2-million mark in October. Almost 1.9 million were wives aged 65 or over or aged 62-64 without child beneficiaries in their care, about 95,000 were wives under age 65 with child beneficiaries in their care, and about 14,000 were dependent husbands. The number had reached 1

million in November 1954, about 15 years after monthly benefits were first payable; the 2-million mark was reached 4 years later. The rapid growth in recent years in the number of wife or husband beneficiaries has resulted chiefly from claims filed by women aged 62-64, who qualified for benefits under the provision in the 1956 amendments that lowered the retirement age for women from 65 to 62, and from claims filed by wives of self-employed farmers and other workers who qualified for benefits as the result of work newly covered under the 1954 and 1956 amendments.

Dependents of disability insurance beneficiaries—for whom monthly benefits were provided by the 1958 amendments to the Social Security Act—were represented in monthly benefit awards for the first time in October and accounted for about 4,100 wife's or husband's and 7,100 child's benefit awards. Nearly all these persons received benefit payments for September, the first month for which dependents' benefits based on the worker's disability were payable. About 11,000 applications for these new benefits were filed in the district offices of the Bureau of Old-Age and Survivors Insurance in November, bringing the total number of such applications to 53,000.

Monthly benefits awarded in October
(Continued on page 23)

	October 1958	September 1958	October 1957	Calendar year 1957	Calendar year 1956
Civilian labor force, ^{1 2} total (in thousands)	69,111	68,740	68,513	67,946	67,530
Employed	65,306	64,629	66,005	65,011	64,979
Unemployed	3,805	4,111	2,508	2,936	2,551
Personal income (in billions, total seasonally adjusted at annual rates) ^{1 3}	\$357.5	\$357.8	\$350.6	\$347.9	\$330.5
Wage and salary disbursements	238.6	239.4	238.6	238.1	227.3
Proprietors' income	45.1	44.7	42.9	43.0	42.4
Personal interest income, dividends, and rental income	44.3	44.2	43.9	43.0	40.0
Social insurance and related payments	21.4	21.5	17.1	16.0	13.5
Public assistance	3.1	3.0	2.8	2.8	2.6
Other	11.7	11.7	11.8	11.6	10.5
Less: Personal contributions for social insurance	6.7	6.8	6.6	6.6	5.7
Consumer price index, ^{1 4} all items	123.7	123.7	121.7	120.2	116.2
Food	119.7	120.3	116.4	115.4	111.7
Medical care	146.7	146.1	139.7	138.0	132.6

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census. Beginning with 1957 data, two relatively small groups of persons formerly classified as employed ("with a job but not at work") are assigned to different classifications, mostly to the unemployed. The change in definitions lowers employment estimates by about 200,000-300,000 a month

for recent years and raises unemployment estimates by almost the same amount.

³ Data from the Office of Business Economics, Department of Commerce. Components differ from those published by the Department, since they have been regrouped: for definitions, see the *Annual Statistical Supplement*, 1957, page 9, table 1.

⁴ Bureau of Labor Statistics.

Assets and Net Worth of Old-Age and Survivors Insurance Beneficiaries: Highlights From Preliminary Data, 1957 Survey*

INFORMATION on the assets and net worth of aged beneficiaries and widowed mothers with entitled children was obtained in the national sample survey of beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance in the fall of 1957. The survey also provided data on the amount of the beneficiaries' equity in their homes and the face value of the life insurance they held. The following highlights

are from the preliminary tabulations of the data from this survey.

Aged Beneficiaries Net Worth

Half of all aged beneficiary groups had assets exceeding their liabilities by more than \$4,920 in 1957; half had a net worth of less than that amount. Almost one-fourth had zero or minus net worth, and one-fourth had a net worth of more than \$13,700.

The net worth of a beneficiary group (married couple, single retired

worker, or aged widow) was obtained by subtracting its liabilities from its assets. The assets of the groups were classified as liquid and nonliquid. The liquid assets were: reserve money at home, bank checking and savings accounts, postal savings, shares in savings and loan associations and credit unions, mortgages and other money on loan, and all types of stocks and bonds. Nonliquid assets included: equity in an owner-occupied home and other real estate, including farms; farm stock, produce, and equipment; equity in a nonfarm un-

* Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

Table 1.—Net worth, equity in nonfarm home, and liquid assets: Percentage distribution of beneficiary groups, by value at end of 1957 survey year¹

[Preliminary figures]

Value	Total aged beneficiary groups			Married couples, wife entitled all year			Single retired workers			Aged widows			Widowed mothers with entitled children		
	Net worth	Equity in non-farm homes	Liquid assets	Net worth	Equity in non-farm homes	Liquid assets	Net worth	Equity in non-farm homes	Liquid assets	Net worth	Equity in non-farm homes	Liquid assets	Net worth	Equity in non-farm homes	Liquid assets
Number of groups in sample.	4,082	4,082	4,082	1,088	1,088	1,088	1,613	1,613	1,613	629	629	629	889	889	889
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
None.....	² 22.6	² 51.2	⁴ 35.9	² 10.4	² 33.3	⁴ 24.4	² 33.2	² 68.3	⁴ 43.9	² 27.2	² 55.2	⁴ 39.7	² 31.8	² 50.8	⁴ 51.1
\$1-499.....	6.3	1.4	12.1	3.6	1.0	11.7	9.4	2.1	13.1	5.6	.5	11.0	5.1	1.1	18.1
500-999.....	4.0		7.4	2.6		7.3	5.6		7.6	3.7		6.7	3.4		5.2
1,000-1,999.....	5.0	5.1	8.9	4.4	5.1	10.6	5.4	5.0	7.4	5.1	3.3	8.4	5.7	8.4	6.4
2,000-2,999.....	3.8		6.4	3.4		7.9	4.2		4.8	3.0		6.4	5.8		4.0
3,000-3,999.....	4.5		4.7	3.7		4.5	4.7		5.3	4.5		4.5	4.4		2.2
4,000-4,999.....	3.7	7.6	3.8	4.0	9.2	4.7	3.5	6.2	3.3	2.1	6.5	4.0	4.3	8.5	2.0
5,000-9,999.....	15.4	19.2	8.8	19.1	26.9	11.6	13.8	11.1	6.9	16.5	19.6	7.3	15.3	15.9	5.4
10,000-14,999.....	11.1	9.3		15.4	14.2		6.9	4.9		10.7	9.2		9.4	8.3	
15,000-19,999.....	6.8	3.5		8.5	5.3		4.5	1.4		6.5	2.7		6.2	4.6	
20,000-24,999.....	4.6	1.1		7.1	2.0		2.7	.4		4.9	1.9		3.0	1.3	
25,000-29,999.....	2.6	.6		3.8	1.1		1.7	.2		2.4	.5		1.6	.4	
30,000-39,999.....	2.5	.5	11.1	4.0	1.5	16.4	1.2		6.9	2.9		11.6	1.0	.4	5.1
40,000-49,999.....	1.6	.2		2.0	.1		.6	.1		1.7	.3		.8		
50,000-99,999.....	2.7			5.1			1.4			1.9			1.5		
100,000 or more.....	1.2	.2		2.3	.4		.6	.1		1.0			.2		
Not ascertained.....	.6	(⁵)	.9	.6		1.0	.6	.1	.8	.5		.5	.4		.4
First quartile.....	\$177	\$0	\$0	\$3,138	\$0	\$14	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Median.....	4,918	0	606	9,616	5,273	1,578	1,270	0	219	4,385	0	457	2,644	0	0
Third quartile.....	13,698	7,484	3,780	19,701	9,914	6,379	8,091	1,892	2,513	13,321	7,429	3,554	9,623	6,906	1,048

¹ Net worth: Difference between value of selected assets and total reported debt. Assets represent money at home (except amounts held for current operating expenses), bank deposits, all types of stocks and bonds, loans to others equity in an owner-occupied home and other real estate, full or part interest in an unincorporated business or privately held corporation, and the market value of a professional practice, patents, and copyrights. Liabilities represent balances owed on installment purchases; bills past due on open accounts and for rent, taxes, interest on mortgages, and medical care; and borrowings on securities and unsecured borrowings.

Equity in nonfarm home: Owner's estimate of current value of home, less any mortgage or other debt on home.

Liquid assets: Money at home (except amounts held for current operating

expenses), checking accounts, savings accounts in banks, postal savings, shares in savings and loan associations and credit unions, all types of stocks and bonds, mortgages on real estate, and loans to others.

Beneficiary group: For single retired workers and aged widows, 1 person; for married couples, 2 persons (whether or not the spouse was entitled to benefits); for widowed mothers with entitled children, 2 or more persons.

Survey year: A period of 12 consecutive calendar months ended in September, October, or November 1957, depending on the date of the interview.

² Includes negative and zero net worth.

³ No nonfarm home owned.

⁴ No liquid assets.

⁵ Less than one-tenth of 1 percent.

incorporated business or privately held corporation; and the market value of a professional practice, patents, copyrights, and other marketable rights. Liabilities were balances owed on installment purchases; bills past due on open accounts for rent, taxes, interest on mortgages, medical care, and so forth; and secured and unsecured borrowings.

Retired workers with a wife entitled all year (referred to as "beneficiary couples") had a median net worth of \$9,620. For single retired men the median net worth was \$800; for single retired women, \$2,080. The aged widows receiving survivor benefits had a median net worth of \$4,380. More than a third of the single retired men (37 percent) and more than a fourth of the single retired women (29 percent) and aged widows (27 percent), compared with only 12 percent of the aged couples, had zero or negative net worth.

	Beneficiary couples	Single retired workers	Aged widows
Lowest fourth had no net worth or less than.....	\$3,140	\$0	\$0
Half had more and half had less than....	9,620	1,270	4,380
Top fourth had more than.....	19,700	8,090	13,320

Liquid Assets

Liquid assets accounted for only a small part of the net worth of most aged beneficiary groups. The median amount of liquid assets held was \$1,580 for beneficiary couples, \$220 for single retired workers, and \$460 for aged widows.

	Beneficiary couples	Single retired workers	Aged widows
Lowest fourth had no liquid assets or less than.....	\$14	\$0	\$0
Half had more and half had less than....	1,580	220	460
Top fourth had more than.....	6,380	2,510	3,550

One in every 4 beneficiary couples (24 percent) and 2 in every 5 single retired workers (44 percent) and aged widows (40 percent) had no liquid assets. On the other hand, a fourth of the couples had more than

\$6,380 in liquid assets, a fourth of the single retired workers had more than \$2,510, and a fourth of the aged widows had more than \$3,550. One in 10 of all the aged beneficiary groups combined had \$10,000 or more in liquid assets.

Equity in Nonfarm Homes

Half the aged beneficiary groups owned their homes. The median equity in nonfarm homes for all aged beneficiaries owning such homes was \$7,640.

Seventy-two percent of the beneficiary couples, 32 percent of the single retired workers, and 46 percent of the aged widows owned the homes in which they lived. For beneficiary groups owning nonfarm homes, the median equity of the couples and aged widows in these homes was a little more than \$8,000, and the median equity of the single retired workers was a little more than \$6,000. It can be expected that future

tabulations will show, as in earlier surveys, that equity in their homes accounted, on the whole, for the greater part of the net worth of these homeowners beneficiaries.

Although data on the proportion of these homes that were mortgaged are not yet available, it is likely that a substantial majority were mortgage-free. In a similar survey in 1951, which showed 46 percent of the aged beneficiaries at the time to be homeowners, more than four-fifths of the homes were clear of mortgage.

	Beneficiary couples	Single retired workers	Aged widows
Percent owning homes.....	72	32	46
Percent owning nonfarm homes.....	67	32	45
Median equity in nonfarm homes, all beneficiary groups.....	\$5,270	\$0	\$0
Median equity in nonfarm homes, homeowners beneficiary groups.....	\$8,360	\$6,100	\$8,090

Table 2.—Net worth: Percentage distribution of beneficiary groups, by value at end of 1957 survey year ¹

[Preliminary figures]

Net worth	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband the retired worker			Wife the retired worker ¹	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Number of groups in sample.....	1,840	1,088	238	441	73	1,613	824	789	629	889
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
Negative.....	3.5	2.6	3.4	5.4	*5.5	4.6	4.7	4.6	3.8	18.1
Zero ³	8.3	7.8	10.1	7.7	*13.7	28.6	32.5	24.5	23.4	13.7
Positive.....	88.2	89.6	86.6	86.8	*80.8	66.8	62.7	71.0	72.8	68.2
Less than \$500.....	3.9	3.6	5.0	3.9	*5.5	9.4	9.2	9.5	5.6	5.1
500-999.....	2.7	2.6	2.1	2.5	*6.8	5.6	5.7	5.6	3.7	3.4
1,000-1,999.....	4.7	4.4	2.5	7.0	*2.7	5.4	5.8	4.9	5.1	5.7
2,000-2,999.....	3.7	3.4	5.9	3.9	-----	4.2	3.4	4.9	3.0	5.8
3,000-3,999.....	4.3	3.7	4.6	5.9	*4.1	4.7	4.4	5.1	4.5	4.4
4,000-4,999.....	4.5	4.0	5.0	5.7	*2.7	3.5	3.8	3.3	2.1	4.3
5,000-9,999.....	18.6	19.1	16.8	18.4	*17.8	13.8	12.3	15.3	16.5	15.3
10,000-14,999.....	14.9	15.4	13.4	13.2	*21.9	6.9	5.8	8.0	10.7	9.4
15,000-19,999.....	8.9	8.5	12.2	9.3	*2.7	4.5	3.9	5.1	6.5	6.2
20,000-24,999.....	6.0	7.1	4.6	4.3	*5.5	2.7	2.3	3.2	4.9	3.0
25,000-29,999.....	3.5	3.8	3.4	2.7	*4.1	1.7	1.6	1.9	2.4	1.6
30,000-39,999.....	3.5	4.0	1.7	2.9	*4.1	1.2	1.3	1.1	2.9	1.0
40,000-49,999.....	2.3	2.0	3.8	2.5	*1.4	.6	.7	.5	1.7	.8
50,000-99,999.....	4.2	5.1	4.2	2.5	*1.4	1.4	1.6	1.1	1.9	1.5
100,000 or more.....	1.8	2.3	1.3	1.4	-----	.6	.8	.3	1.0	2.2
Not ascertained.....	.5	.6	-----	.9	-----	.6	.1	1.1	.5	.4
Median, all groups.....	\$8,786	\$9,616	\$8,375	\$7,068	*\$7,500	\$1,270	\$803	\$2,077	\$4,385	\$2,644
Median, groups with positive net worth.....	10,466	11,206	10,409	8,858	*10,156	5,102	4,742	5,516	8,726	6,601

* Percentage and median computed on small base and therefore subject to large sampling variation.
¹ See footnote 1, table 1.

² Husband not entitled to benefits.
³ Includes a few beneficiary groups whose assets and liabilities balanced.

The value of farm homes was included as part of the total value of the farms and therefore is not shown here.

Face Value of Life Insurance

Seven of every 10 beneficiary couples and half the single retired workers and aged widows carried some life insurance. For those with life insurance, the median face value was \$1,810 for beneficiary couples, \$930 for single retired workers, and \$740 for aged widows.

Life insurance with a face value of \$5,000 or more was carried by 10 percent of all the aged couples, 2 percent of the single retired workers, and 1 percent of the aged widows. Forty-four percent of the aged couples, 77 percent of the single retired workers, and 85 percent of the aged widows either had no life insurance or had policies with a face value of less than \$1,000.

In computing the net worth of beneficiary groups, the cash surrender values of life insurance policies were not included as assets because of the problems involved in determining such values.

Widowed Mothers With Entitled Children

Net Worth

The mother-child beneficiary groups had a median net worth of \$2,640. Thirty-two percent of them had no positive net worth. The fourth with the largest net worth had more than \$9,620.

Liquid Assets

Half the mother-child groups (51 percent) had no liquid assets; 69 percent had none or less than \$500. Eleven percent had \$5,000 or more in liquid assets.

Equity in Nonfarm Homes

About half the widowed mothers (49 percent) owned nonfarm homes; 2 percent more owned farm homes. The mothers owning nonfarm homes had a median equity of \$7,040 in these homes. The equity in farm homes is included in the equity of the farms.

Face Value of Life Insurance

Almost four-fifths of the mother-child beneficiary groups carried life

insurance on one or more of its members. For the groups with life insurance, the median face value of all

the life insurance carried was \$2,590. Among all the mother-child groups, 30 percent had no life insurance or

Table 3.—Liquid assets: Percentage distribution of beneficiary groups, by value of liquid assets at end of 1957 survey year ¹

[Preliminary figures]

Value of liquid assets	Married couples					Single retired workers			Aged widows	Widowed mothers with entitled children
	Total	Husband the retired worker			Wife the retired worker ²	Total	Men	Women		
		Wife entitled all year	Wife became entitled in year	Wife not entitled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No liquid assets.....	27.6	24.4	32.8	31.7	*32.9	43.9	48.9	38.7	39.7	51.1
Some liquid assets.....	72.4	75.6	67.2	68.3	*67.1	56.1	51.1	61.3	60.3	48.9
Less than \$500.....	11.6	11.7	10.9	12.2	*9.6	13.1	11.7	14.6	11.0	18.1
500-999.....	7.4	7.3	7.1	7.7	*9.6	7.6	7.2	8.0	6.7	5.2
1,000-1,999.....	10.3	10.6	10.5	9.8	*9.6	7.4	6.8	8.0	8.4	6.4
2,000-2,999.....	7.8	7.9	8.8	7.3	*5.5	4.8	3.3	6.5	6.4	4.0
3,000-3,999.....	4.3	4.5	4.2	4.5	*1.4	5.3	5.0	5.7	4.5	2.2
4,000-4,999.....	4.1	4.7	2.1	3.9	*4.1	3.3	3.2	3.4	4.0	2.0
5,000-9,999.....	11.0	11.6	8.4	10.9	*12.3	6.9	6.7	7.1	7.3	5.4
10,000 or more.....	14.7	16.4	14.3	10.9	*13.7	6.9	6.9	7.0	11.6	5.1
Value not ascertained.....	1.0	1.0	.8	1.1	*1.4	.8	.5	1.1	.5	.4
Median, all groups.....	\$1,271	\$1,578	\$912	\$853	*\$857	\$219	\$37	\$371	\$457	\$0
Median, groups with liquid assets.....	2,808	2,983	2,524	2,531	*2,750	1,950	1,955	1,944	2,600	1,149

* Percentage and median computed on small base and therefore subject to large sampling variation.

¹ See footnote 1, table 1.

² Husband not entitled to benefits.

Table 4.—Equity in nonfarm homes owned: Percentage distribution of beneficiary groups by value of equity at end of 1957 survey year ¹

[Preliminary figures]

Value of equity in nonfarm home	Married couples					Single retired workers			Aged wid- ows	Wid- owed moth- ers with en- titled child- ren
	Total	Husband the retired worker			Wife the ret- ired work- er ²	Total	Men	Wom- en		
		Wife en- titled all year	Wife be- came en- titled in year	Wife not en- titled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No nonfarm home owned.....	34.8	33.3	35.3	37.4	*41.1	68.3	69.3	67.3	55.2	50.8
Nonfarm home owned ²	65.2	66.7	64.7	62.6	*58.9	31.7	30.7	32.7	44.8	49.2
Less than \$1,000.....	1.1	1.0	1.7	1.1	*1.4	2.1	3.2	1.0	.5	1.1
1,000-2,999.....	5.9	5.1	7.1	7.7	*2.7	5.0	5.2	4.8	3.3	8.4
3,000-4,999.....	9.3	9.2	11.3	8.6	*8.2	6.2	6.1	6.3	6.5	8.5
5,000-9,999.....	26.2	26.9	25.2	24.0	*32.9	11.1	10.0	12.3	19.6	15.9
10,000-14,999.....	13.2	14.2	10.5	13.2	*8.2	4.9	4.6	5.2	9.2	8.3
15,000-19,999.....	5.5	5.3	5.0	6.1	*5.5	1.4	1.1	1.8	2.7	4.6
20,000-24,999.....	1.4	2.0	.4	.5	-----	.4	.2	.5	1.9	1.3
25,000-29,999.....	1.0	1.1	2.1	.5	-----	.2	.1	.4	.5	.4
30,000-39,999.....	1.0	1.5	.8	.2	-----	-----	-----	-----	.3	.4
40,000-49,999.....	.2	.1	.4	.5	-----	.1	-----	.1	.3	-----
50,000 or more.....	.3	.4	-----	.2	-----	.1	.2	-----	-----	-----
Not ascertained.....	-----	-----	-----	-----	-----	.1	-----	.3	-----	-----
Median equity, groups owning nonfarm homes.....	\$8,100	\$8,362	\$7,416	\$7,878	*\$7,604	\$6,104	\$5,458	\$6,650	\$8,090	\$7,039

* Percentage and median computed on small base and therefore subject to large sampling variation.

¹ See footnote 1, table 1.

² Husband not entitled to benefits.

³ Percentages of beneficiary groups owning homes including farm homes: married couples, 70, 72, 71, 67, 60; single retired workers, 32, 32, 33; aged widows, 46; widowed mothers, 51.

less than \$1,000 in face value, and 14 percent carried life insurance policies with a face value of \$5,000 or more.

Scope and Method of the Survey

The 1957 survey of the resources of beneficiaries was the second national survey of its kind made by the Bureau of Old-Age and Survivors Insurance. The previous national survey made in 1951 had been preceded by eight spot surveys in 20 large and medium-sized cities between 1941 and 1949.

The 1957 survey covered a cross-section sample of the major types of beneficiaries on the rolls in December 1956: nonmarried men and women retired-worker beneficiaries; married couples with the husband the retired-worker beneficiary and with the wife either a beneficiary or a nonbeneficiary; married couples with the wife the retired-worker beneficiary and the husband a nonbeneficiary; aged-widow beneficiaries; and widowed mothers with entitled minor children. Because they were relatively few in number and would have created difficulties in statistical analysis if combined with the types selected for the study, the following beneficiary types were excluded from the survey sample: retired-worker and aged-widow beneficiaries with entitled children; women retired-workers with husband receiving benefits based on his wife's earnings record; parents; widowers receiving benefits based on the deceased wife's earnings record; and children not living with their mothers. The aged beneficiaries in the types included in the sample com-

Table 5.—Face value of life insurance carried: Percentage distribution of beneficiary groups, by amount at end of 1957 survey year ¹

[Preliminary figures]

Face value of life insurance	Married couples					Single retired workers			Aged wid- ows	Wid- owed moth- ers with en- titled chil- dren
	Total	Husband the retired worker			Wife the re- tired worker ²	Total	Men	Wom- en		
		Wife en- titled all year	Wife be- came en- titled in year	Wife not en- titled						
Total.....	100.0	100.0	100.0	100.0	*100.0	100.0	100.0	100.0	100.0	100.0
No life insurance.....	29.3	30.1	33.2	25.9	*27.4	50.2	52.4	47.8	50.2	21.3
Life insurance.....	70.7	70.0	66.8	74.1	*72.6	49.8	47.6	52.2	49.8	78.7
Less than \$500.....	5.2	5.5	4.2	5.2	*4.1	11.3	8.9	13.8	14.9	2.6
500-999.....	9.7	9.0	7.1	11.6	*16.4	15.9	11.0	21.0	20.3	6.2
1,000-1,999.....	24.0	25.1	23.5	22.0	*20.5	14.8	15.0	14.4	11.9	21.0
2,000-2,999.....	13.3	11.6	14.3	16.3	17.8	3.7	5.2	2.2	1.7	16.1
3,000-3,999.....	6.0	5.7	8.0	6.1	*4.1	1.2	2.1	.4	1.1	12.1
4,000-4,999.....	2.8	2.8	1.7	3.2	*4.1	.7	1.2	.1	.2	6.2
5,000-9,999.....	5.8	6.2	5.5	5.4	*4.1	1.3	2.4	.1	.5	11.0
10,000 or more.....	3.6	3.7	2.5	4.3	*1.4	.9	1.6	.1	.2	3.4
Not ascertained.....	.2	.4				.1	.1			.1
Median, all groups.....	\$1,236	\$1,209	\$1,232	\$1,335	*\$1,100	\$0	\$0	\$81	\$0	\$1,946
Median, groups with life insurance.....	1,848	1,808	1,938	1,923	*1,767	927	1,254	792	744	2,591
Percent with borrowings on life insurance, all groups...	1.6	1.6	1.7	1.8	1.4	0.6	0.9	0.4	0.6	1.2
Percent with borrowings on life insurance, groups with life insurance.....	2.3	2.2	2.5	2.4	1.9	1.2	1.8	.7	1.3	1.6

* Percentage and median computed on small base and therefore subject to large sampling variation.

¹ See footnote 1, table 1.

² Husband not entitled to benefits.

prised 98 percent of all aged beneficiaries in current-payment status in December 1956.

The sample was drawn from 70 sampling areas that were selected in such a way as to produce a national probability sample when combined. It is a cross section of beneficiaries who became entitled to benefits from 1940 through September 1956 and represents different races, cultures, and types of communities in the United States.

The data were obtained in personal

interviews in the homes of the beneficiaries by district office staff of the Bureau of Old-Age and Survivors Insurance. In addition to assets and net worth, information was obtained on the source and amount of beneficiary group income, health status of the beneficiaries at the time of the interview, health insurance coverage, medical care costs during the survey year and means of meeting these costs, longest and last regular occupation, and employment during the survey year.

Income-Loss Protection Against Short-Term Sickness: 1948-57

by ALFRED M. SKOLNIK*

Cash sickness benefits paid under public and private auspices in the United States amounted to an estimated \$1.9 billion in 1957 and replaced 26 percent of the estimated \$7.5 billion lost in current income by sick or disabled workers. This ratio may be compared with the 16 percent estimated for 1948, when the Social Security Administration began its annual series on income-loss protection from short-term sickness. The methodology and sources used in making these estimates, as well as the detailed findings, are presented below.

THE year 1957 saw no interruption in the steady growth, both in dollar amounts and as a percentage of lost earnings, of the public and private protection that workers in the United States had against the risk of income loss due to short-term sickness. The estimated benefits of \$1,926 million paid out through government and nongovernment disability insurance and formal paid sick-leave plans were \$150 million higher than the amount estimated for 1956 and replaced almost 26 percent of the actual and potential income loss, compared with 25 percent in 1956. Excluded from these figures are unknown amounts of informal sick-leave benefits paid to workers at the employer's discretion.

This year's article contains the same basic information as the earlier articles,¹ but some of the tabular data have been regrouped to facilitate analysis. In addition, a table has been introduced that deals with the extent of group protection provided wage and salary workers. As in earlier years, data for some items have been revised as existing procedures were refined and new sources of data became available. Some of the changes, especially for the early years, result from the revised data prepared by the National Income Division of the Department of Commerce on wage and salary disbursements and proprietors' income, which are basic to the estimates on income

loss and the value of paid sick leave.

Various methods are used to provide protection against loss of earnings during periods of short-term sickness. For wage and salary workers in private industry, protection may be obtained through voluntary action by the employer or the employee, or a temporary disability insurance law may make the protection compulsory. The most usual method of providing voluntary protection is through group or individual accident and sickness insurance policies sold by commercial carriers that pay cash amounts during specified periods of disability. Employers may also self-insure, providing either cash benefits or paid sick leave. Some unions, union-management trust funds, fraternal societies, and mutual benefit associations pay cash disability benefits. These methods are not mutually exclusive, since employers often use a paid sick-leave plan to supplement benefits under insurance plans and workers may, as individuals, purchase insurance policies to supplement the protection provided through their employment.

For workers covered by temporary disability insurance laws, the medium used for providing protection depends on the particular statute. In California and New Jersey, benefits may be paid through publicly operated funds or through the types of private arrangements mentioned above (except individual insurance). The compulsory benefits for workers in Rhode Island and railroad workers are paid exclusively through publicly operated funds, though private plans may be used to supplement the government-paid benefits. In New York

State, though employers are permitted to insure with a publicly operated carrier (the State Insurance Fund), the overwhelming majority of employees are protected through private arrangements. In 1957, private plans were effective for about 44 percent of the covered workers in California, 62 percent in New Jersey, and more than 95 percent in New York.

The most common method of providing protection for government workers is through formal sick-leave plans. Almost all Federal civilian full-time employees and probably more than four-fifths of full-time State and local government employees are eligible for sick-leave benefits.

For some self-employed persons, especially business proprietors and farmers, temporary incapacity may not result in a serious stoppage of income. For others, however, whose income is dependent on personal services rendered, the need for formal protection may be just as great as that of wage and salary workers. The provisions used for replacing income lost by the self-employed because of short-term disability are necessarily different from the group provisions available to wage and salary workers. The existing protection for this group is generally confined to individual accident and sickness insurance or fraternal policies.

Measuring Income Loss

Income loss arising from inability to work may be considered in the light of (1) the origin of the disability—whether it results from circumstances connected with the job (occupational) or off the job (nonoccupational) and (2) the duration of the disability—whether it is of a temporary nature, with early recovery probable, or of an extended, long-term nature, likely to persist indefinitely.

In this series, the definition of income loss is restricted to that attributed to nonoccupational illness and injury. Occupational injuries are generally covered by workmen's com-

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¹ For previous articles in this series dealing exclusively with protection against income loss from sickness, see the *Bulletin* for January of 1956, 1957, and 1958.

pensation laws, and the compensation paid for such injuries in relation to wage loss is summarized in other articles in the BULLETIN.² The estimate of income loss used here is further restricted to the loss of current earning power during the first 6 months of a disability. It thus encompasses practically all the time lost because of short-term or temporary disability and part of the loss (the first 6 months) attributed to long-term disability. Excluded from the estimate is the loss of future earnings arising from extended or permanent disability.

A significant statistical development in the last year has been the release of preliminary data from the United States National Health Survey on the amount of worktime missed by employed persons (including the self-employed) because of illness or injury.³ The data for the last 6 months of 1957, expressed as an annual rate and with time lost because of occupational injuries excluded, show that workers lost, on the average, more than 9 workdays a year. This rate, which was based on data gathered during a period when the Asian influenza was at epidemic levels, is higher than the annual rate of 8 days estimated from data for first 6 months of 1958.

In earlier articles in this series the annual averages used for time lost from work due to nonoccupational short-term sickness have been 7 days for employed and self-employed persons in private industry and 8 days for government employees, for whom sick-leave plans are more prevalent. These averages are still being used, since complete calendar-year data for 1957 are not available from the National Health Survey. Moreover, it was thought advisable that certain conceptual problems involved in deriving work-loss rates be clarified before making use of the survey data.

² See Alfred M. Skolnik, "Trends in Workmen's Compensation: Coverage, Benefits, and Costs," *Social Security Bulletin*, August 1958.

³ Public Health Service, *Health Statistics from the U.S. National Health Survey, Preliminary Report on Disability, United States, July-September 1957*, Series B-4, June 1958, and *Selected Survey Topics, United States, July 1957-June 1958*, Series B-5, November 1958.

Nevertheless, the preliminary results from the survey suggest that the averages used in recent years may understate the amount of worktime lost and consequently the income lost by workers during periods of illness.

Estimates of income loss (actual and potential) incurred by the major components of the labor force for the years 1948-57 are presented in table 1. In 1957 an estimated \$7.5 billion in income was lost—\$6.4 billion by wage and salary workers and \$1.2 billion by the self-employed. The loss to wage and salary workers represented 84 percent of the Nation's total income loss due to short-term sickness in 1957 and 77 percent of the estimated \$4.7 billion income loss in 1948.

As a reflection of the increasing numerical importance of Federal, State, and local government employees, their estimated wage loss of \$930 million in 1957 accounted for almost 15 percent of the loss of all wage and salary workers, in comparison with 12 percent in 1948. The ag-

gregate wage loss of State and local employees more than doubled from the end of 1948 to 1957, and that of Federal employees nearly doubled.

Wage and salary workers in private employment had an estimated wage loss of \$5,435 million in 1957—an increase of 70 percent from the 1948 estimate of \$3,196 million. Almost 28 percent of the 1957 wage loss, or \$1,512 million, was incurred by workers covered by the five temporary disability insurance laws. This proportion has remained rather constant since 1951, when New York's law—the last to be enacted—became fully effective. In 1948, when only three were in effect—those of Rhode Island and California and that covering railroad workers—the wage loss incurred represented 12 percent of the loss of private wage and salary workers.

Protection Against Income Loss

Information is given in tables 2-6 on various forms of protection against

Table 1.—Estimated income loss from nonoccupational short-term sickness¹ by type of employment, 1948-57

[In millions]

Year	Total	Wage and salary workers					Self-employed persons ⁷
		Total	In private employment ²		In public employment		
			Covered by temporary disability insurance laws ³	Other ⁴	Federal ⁵	State and local ⁶	
1948.....	\$4,748	\$3,645	\$387	\$2,809	\$174	\$275	\$1,103
1949.....	4,595	3,618	490	2,634	190	304	977
1950.....	4,964	3,933	704	2,703	201	325	1,031
1951.....	5,673	4,511	1,050	2,846	259	356	1,162
1952.....	6,012	4,853	1,129	3,040	291	393	1,159
1953.....	6,341	5,223	1,213	3,293	290	427	1,118
1954.....	6,299	5,189	1,219	3,224	280	466	1,110
1955.....	6,758	5,601	1,293	3,509	297	502	1,157
1956.....	7,226	6,061	1,427	3,768	313	553	1,165
1957.....	7,545	6,365	1,512	3,923	323	607	1,180

¹ Short-term or temporary non-work-connected disability (lasting not more than 6 months) and the first 6 months of long-term disability.

² Average annual earnings per wage worker in private employment from table VI-15 in *U.S. Income and Output: A Supplement to the Survey of Current Business* (Department of Commerce), 1958, divided by 255 (estimated workdays in year) and multiplied by 7 (estimated average workdays lost per year due to short-term sickness). Result multiplied by number of full-time equivalent employees in private industry (from above source, table VI-13).

³ Average annual wages of workers covered by temporary disability insurance laws in Rhode Island, California, New Jersey, and New York and in the railroad industry, divided by 255 and multiplied by 7 and then multiplied by the mean employment each year.

⁴ Represents the difference between total loss for all wage workers in private employment and for

those covered by temporary disability insurance laws.

⁵ Average annual earnings per Federal employee (excluding members of the Armed Forces and United States citizens employed abroad) from Department of Commerce data (see footnote 2), divided by 260 (scheduled workdays in year) and multiplied by 8 (estimated average workdays lost per year due to short-term sickness). Result multiplied by number of full-time equivalent Federal employees in the continental United States.

⁶ Average annual earnings per State and local employee from Department of Commerce data (see footnote 2), divided by 255 (estimated workdays in year) and multiplied by 8 (estimated average workdays lost per year due to short-term sickness). Result multiplied by the number of full-time equivalent State and local employees.

⁷ See footnote 2 for method and source.

income loss caused by nonoccupational disability. They include private arrangements through insurance companies or self-insured cash sickness programs, private-plan coverage required by law, publicly operated funds, and paid sick-leave programs. All involve formal arrangements for protection against income loss. Although some employers make informal arrangements for continuation of salary, there is no basis for estimating either the amounts actually paid or the number of workers who have assurance that they will receive such payments. This article considers only formal arrangements designed to offer specified amounts of protection against income loss resulting from short-term disability.

Private Insurance

Only the operations of private insurance carriers and private plans other than those providing sick leave are shown in table 2. Such insurance may be voluntarily provided by employers or purchased by employees, it may result from collective bargaining for fringe benefits, or it may be written in compliance with State laws in California, New Jersey, and New York. The table shows separately the insurance written under voluntary arrangements and that written under public provisions.

This year the premiums and benefits paid under fraternal insurance are reported under individual insurance and not under "other" plans, as in the past. The latter category is restricted to nonprofit plans that apply exclusively to wage and salary workers—such as the plans of union and union-management trust funds, trade unions, mutual benefit associations, and—in the States with compulsory laws—self-insured employer-administered plans.

Premiums for private insurance providing for cash replacement of lost income amounted to \$1,318 million in 1957, about 135 percent higher than the 1948 total of \$559 million. The \$136-million increase in premium income registered for 1957 was the greatest since 1953.

Benefit payments for 1957, unlike premium income, showed a drop in the rate of increase. The \$850 million expended in 1957 under private

insurance exceeded the \$781 million reported for 1956 by only 8.8 percent, compared with gains of 9.6 percent and 16.4 percent recorded in 1955 and 1956. Since 1948, nevertheless, benefit payments have climbed 196 percent, outstripping the rise in premium volume for the same period.

The fact that benefit payments have increased at a faster rate than premium income in the last decade reflects the increasingly important role that group accident and sickness insurance has come to play in furnishing wage-replacement income during disability. (This type of insurance has higher loss ratios and lower expense ratios than other types of insurance.) In 1948, group insurance contracts, whether under voluntary or public auspices, accounted for 43 percent of the benefit payments and individual insurance for 49 percent. By 1957, group insurance was paying 59 percent of total benefits, and individual insurance

payments had dropped to 36 percent. Benefits under self-insured and other private plans amounted to 8 percent in 1948 and to 5 percent in 1957.

Benefits paid by commercial insurance companies under the public provisions of California, New Jersey, and New York amounted to \$151 million in 1957 and equaled 30 percent of all group disability benefits (\$505 million) paid by insurance companies nationally in 1957. In 1953, shortly after New York's compulsory law went fully into effect, the percentage was as high as 35. Since that year group insurance benefits paid under voluntary provisions have risen by 58 percent, while those paid under public provisions have increased 27 percent.

Public Provisions

The total amount of protection under the temporary disability insurance laws, according to the type of insurance arrangements, is shown

Table 2.—Premiums and benefit payments for private insurance against income loss,¹ 1948–57

[In millions]

Year	Type of private insurance							
	Total	Under voluntary provisions				Under public provisions		
		Total	Group ¹	Indi- vidual ¹	Other ¹	Total	Group ¹	Other ¹
Insurance premiums ⁴								
1948.....	\$558.8	\$545.7	\$162.1	\$350.0	\$33.6	\$13.1	\$12.8	\$0.3
1949.....	603.3	564.6	177.6	355.0	32.0	38.7	32.1	6.6
1950.....	678.9	603.1	219.3	360.0	23.8	75.8	64.6	11.2
1951.....	784.9	641.1	249.6	366.0	25.5	143.8	122.7	21.1
1952.....	854.0	698.2	266.2	405.4	26.6	155.8	132.8	23.0
1953.....	1,004.7	818.0	299.2	494.8	24.0	186.7	158.5	28.2
1954.....	1,052.4	874.2	319.0	534.2	21.0	178.2	150.9	27.3
1955.....	1,106.5	927.8	363.2	547.8	16.8	178.7	151.3	27.4
1956.....	1,182.4	1,004.5	400.9	586.0	17.6	177.9	151.1	26.8
1957.....	1,317.8	1,098.9	434.5	646.0	18.4	218.9	185.5	33.4
Benefit payments								
1948.....	286.7	277.4	114.9	141.0	21.5	9.3	9.1	0.2
1949.....	321.8	294.7	124.5	150.0	20.2	27.1	22.5	4.6
1950.....	379.2	325.0	156.8	153.0	15.2	54.2	46.2	8.0
1951.....	485.2	371.9	196.8	157.0	18.1	113.3	96.7	16.6
1952.....	542.7	414.9	218.2	177.0	19.7	127.8	108.9	18.9
1953.....	589.2	449.4	224.3	209.0	16.1	139.8	118.7	21.1
1954.....	612.3	480.3	236.2	230.0	14.1	132.0	111.8	20.2
1955.....	671.3	536.2	274.6	250.0	11.6	135.1	114.4	20.7
1956.....	781.2	630.0	340.6	276.0	13.4	151.2	128.4	22.8
1957.....	849.6	671.4	354.0	304.0	13.4	178.2	151.0	27.2

¹ Premiums earned and losses incurred as reported by the Health Insurance Council for the continental United States, by type of insurance benefit, adjusted to include accidental death and dismemberment provisions in individual policies that insure against income loss to offset understatement arising from omitting current short-term income-loss insurance in automobile, resident liability, life, and other policies. For 1956 and 1957, dividends deducted from earned premiums (2-3 percent for group; 1 percent for

individual.)

² Union-management trust fund, trade-union, and mutual benefit association plans.

³ Self-insured operations and some union and union-management plans under California, New Jersey, and New York laws.

⁴ Loss ratios applicable to all group insurance were applied to the benefits under voluntary provisions and under public provisions to obtain the premiums applicable to each.

in table 3. To the extent that the protection is provided through commercial insurance companies or other private arrangements, the data overlap those in table 2.

In 1948, only three of the public programs were in operation, and during that year benefits totaled \$66 million. Three years later, all five laws were fully effective, and payments amounted to \$174 million, of which \$113 million or 65 percent was made available through private group insurance contracts or self-insurance. During the next 4 years, benefit payments from publicly operated funds expanded at a faster rate than those provided through private facilities; in 1955, benefits paid under private plans represented only 55 percent of the total payments of \$245 million. Since then, the proportion of benefits underwritten by private plans has gone up to 58 percent (1957).

The proportion of private-plan benefits under these laws that have been underwritten by commercial insurance companies has leveled off since 1951. Of the \$113 million paid in benefits during that year through

Table 3.—Benefit payments under temporary disability insurance laws provided through private plans and through publicly operated funds, 1948–57¹

[In millions]

Year	Total	Type of insurance arrangement		
		Private plans ²		Publicly operated funds ³
		Group insurance	Self-insurance ³	
1948.....	\$66.4	\$9.1	\$0.2	\$57.1
1949.....	89.2	22.5	4.6	62.1
1950.....	117.4	46.2	8.0	63.2
1951.....	174.2	96.7	16.6	60.9
1952.....	202.3	108.9	18.9	74.5
1953.....	230.2	118.7	21.1	90.4
1954.....	235.1	111.8	20.2	103.1
1955.....	244.5	114.4	20.7	109.4
1956.....	265.0	128.4	22.8	113.8
1957.....	305.4	151.0	27.2	127.2

¹ Programs under the Railroad Unemployment Insurance Act and the laws of Rhode Island, California, New Jersey (beginning 1949), and New York (beginning 1950). Excludes hospital benefits in California and hospital, surgical, and medical benefits in New York.

² Under the laws of California, New Jersey, and New York.

³ Employers may self-insure by observing certain stipulations of the law. Includes some union plans whose provisions come under the law.

⁴ Includes State-operated plans in Rhode Island, California, and New Jersey, the State Insurance Fund and the special fund for the disabled unemployed in New York, and the railroad program.

Table 4.—Estimated value of formal paid sick leave in private industry and in Federal, State, and local government employment, 1948–57

[In millions]

Year	Total	Workers in private industry ¹			Government workers		
		Total	Not covered by temporary disability insurance laws	Covered by temporary disability insurance laws ²	Total	Federal ³	State and local ⁴
1948.....	\$413	\$157	\$145	\$12	\$256	\$148	\$108
1949.....	463	163	147	16	300	173	127
1950.....	493	178	155	23	315	172	143
1951.....	589	199	165	34	390	221	169
1952.....	668	215	179	36	453	254	199
1953.....	713	231	193	38	482	262	220
1954.....	741	241	201	40	500	252	248
1955.....	813	268	224	44	545	269	276
1956.....	881	291	242	49	590	280	310
1957.....	949	323	269	54	626	290	336

¹ Sum of estimated value of formal paid sick leave for employees with (a) sick leave but no other group protection and (b) sick leave supplemental to group insurance or other forms of group protection, including publicly operated funds. Under each category, number of employees was adapted from Health Insurance Council, *Annual Survey of Accident and Health Coverage in the United States 1948–1954*, after reducing estimates of exclusive sick-leave coverage in early years by a third to allow for exclusion of informal sick-leave plans and for conversion of exclusive protection to supplemental protection under temporary disability insurance laws. Later-year estimates based on nationwide projection of formal paid sick-leave coverages reported for plant and office workers in the community wage surveys of the Bureau of Labor Statistics. Assumes that workers in private industry receive an average of 4 days of paid sick leave a year, excluding other protection, and 3.2 days when they have other group protection. Daily wages obtained by dividing average annual earnings per full-time private employee as reported in table VI-15 in *U.S. Income and Output: A Supplement to the Survey of Current Business* (Department of Commerce), 1958, by 255 (estimated workdays in a year).

² Assumes that some workers entitled to cash benefits under temporary disability insurance laws have sick leave in addition to their benefits under the laws, but only to the extent needed to bring up

to 80 percent the replacement of their potential wage loss.

³ Based on studies showing that Federal employees use paid sick leave of 7.7 days on the average for nonoccupational sickness, equivalent to 3 percent of payroll. Payroll data derived by multiplying number of paid civilian full-time employees as of June 30 in all branches of the Federal Government in the continental United States by their mean earnings, as reported in *Pay Structure of the Federal Civil Service, Annual Reports* (Federal Employment Statistics Office, U.S. Civil Service Commission). Practically all full-time employees are covered by paid sick-leave provisions.

⁴ Number of full-time employees on State and local government payrolls from *State Distribution of Public Employment, and Summary of Public Employment, Annual Reports* (Bureau of Census). Assumes that the number of State and local employees covered by sick-leave plans has increased gradually from 65 percent of the total number employed in 1948 to 81 percent in 1957 and that workers covered by such plans received on the average paid sick leave ranging from 5.2 days in 1948 to 5.8 days in 1957. Daily wages obtained by dividing average annual earnings per full-time State and local employee as reported in Department of Commerce data (see footnote 1), by 255 (estimated workdays in a year).

private auspices, \$97 million (85 percent) was paid through group accident and sickness insurance policies and the balance from self-insured employer, union, union-management, and mutual benefit plans. In 1957, group insurance policies still accounted for 85 percent of the \$178 million paid in benefits under private plans.

Paid Sick Leave

Estimates of the amount of income replaced through formal paid sick-leave benefits in private industry and in government are given in table 4. The estimates include the value of sick-leave benefits paid as a supplement to group insurance, publicly operated plans, or other types of group protection.

Two common characteristics of paid sick-leave plans are that benefits are paid in full (for all or part

of the illness) with no waiting period and that benefit costs are met directly from the current operating funds of the employer without any prepaid contributions or insurance premiums. Paid sick-leave plans in public employment can be easily identified because almost all of them meet this description.

The identification problem is much more difficult in private employment because of the wide variation that exists in the formal arrangements made by employers to continue the wages of disabled workers. The plans may provide full pay with or without a waiting period, partial pay with or without a waiting period, or a combination of these two. In addition, the benefit provisions and the duration of benefits may vary according to the employee's years of service.

When the benefits are for less than

full pay and a waiting-period is required, these arrangements are sometimes termed self-insured rather than paid sick-leave plans. No attempt is made in table 4 to distinguish between the two types of plan. When the self-insured benefits are, however, financed through prepaid contributions of some sort to union or union-management trust funds, trade union plans, or mutual benefit associations, they are excluded from the sick-leave estimates and included under private insurance in table 2. The sick-leave estimates also exclude payments under self-insured plans when they are made in compliance with statutory provisions as shown in table 3.

As in previous years, the Division of Program Research has been concerned with the need for refining and improving the estimates of sick-leave protection of wage and salary workers in private employment. Considerable time and effort were spent this year in investigating one source of data that offered promise of furnishing usable benchmark and trend data on the number of workers covered by formal sick-leave plans in private industry. For many years the Bureau of Labor Statistics, in its community wage surveys, has been gathering information on the proportion of plant and office workers in specified major labor-market areas who work in establishments that provide certain fringe benefits, including sickness and accident insurance and formal paid sick leave.

For the 17 major labor market areas included in the 1955-56 survey,⁴ the Division derived gross sick-leave coverage ratios by type of employment (manufacturing and non-manufacturing) and by type of plan (exclusive and supplemental). Factors were applied to these ratios to adjust for exclusions because of eligibility or length-of-service requirements, for omission of rural labor-market areas, and for omission of small establishments. The adjusted ratios were then applied to nationwide employment figures in manufacturing and nonmanufacturing industries, after correcting for the

industries not within the scope of the Bureau of Labor Statistics survey, to get an estimate of the number of wage and salary workers covered by exclusive and supplemental sick-leave plans in the Nation. A final adjustment was needed for the areas covered by temporary disability insurance laws to exclude the self-insured, employer-administered plans meeting the statutory requirements.

The 1956 estimate thus derived of the number of private wage and salary workers covered by formal sick-leave arrangements was 2.4 million for exclusive plans and 2.7 million for supplemental plans. With these estimates as a benchmark, trend estimates for earlier and succeeding years were projected by using Bureau of Labor Statistics survey data of other years. These trend estimates were then combined with estimates for earlier years, which had been based on methods outlined by the Health Insurance Council in its *Annual Surveys of Accident and Health Coverage in the United States*. It should be recognized, however, that the final estimates may contain a considerable margin of error because of the many assumptions that had to be made in obtaining nationwide projections.

In the revised series, the estimated value of sick leave paid in 1957 under both exclusive and supplemental plans in private industry is \$323 million, more than double the \$157 million estimated for 1948. The rate of

increase has been most rapid in the past 3 years—averaging more than 11 percent a year. Almost half the expansion, however, is attributable to rising wage and salary levels, to which the value of paid sick leave is closely allied; average annual earnings in private industry advanced 15 percent from 1954 to 1957.

No major changes affecting the sick-leave estimates for Federal, State, and local government employees were made for 1957. In the preceding article in the series, the annual estimates were revised to give recognition to the growth and liberalization of provisions for these employees since 1948. One minor revision has been made in this year's estimates—the exclusion for Federal employees of days of sick leave that were attributable to occupational injuries.

The amount of paid sick leave granted State and local government employees more than tripled from 1948 to 1957, increasing from \$108 million to \$336 million. During the same period, the value of sick leave attributed to Federal employees almost doubled, rising from \$148 million to \$290 million.

For all government employees the value of sick leave in 1957 is estimated at \$626 million—almost twice the amount (\$323 million) for workers in private industry. By contrast, in 1948 governmental sick-leave payments were roughly 1½ times the total paid by private employers.

Of the estimated \$949 million paid in formal sick leave to workers in public and private employment in 1957, about \$798 million was in the form of exclusive protection under plans that did not supplement any other group protection, including publicly operated plans (table 5). Almost four-fifths of this exclusive protection was attributable to sick-leave plans for government workers, few of whom rely upon group disability insurance to meet their wage-loss problems arising from ill health.

In private industry, on the other hand, the rapid growth of private group insurance has resulted in entitlement of an increasing number of workers to both sick leave and disability insurance benefits. In 1948, exclusive sick-leave plans accounted for three-fourths of the estimated

Table 5.—Estimated value of formal paid sick leave in relation to income loss due to short-term sickness among workers covered by exclusive formal sick-leave plans,¹ 1948-57

[Amounts in millions]

Year	Income loss	Value of sick leave under exclusive plans	Ratio (percent) of sick leave to income loss
1948.....	\$578	\$375	64.9
1949.....	614	416	67.8
1950.....	649	433	66.7
1951.....	739	508	68.7
1952.....	823	577	70.1
1953.....	866	612	70.7
1954.....	896	634	70.8
1955.....	976	691	70.8
1956.....	1,048	743	70.9
1957.....	1,132	798	70.5

¹ Sick-leave plans that do not supplement any other form of group protection, including publicly operated plans.

⁴ Department of Labor, Bureau of Labor Statistics, *Wages and Related Benefits, 17 Labor Markets, 1955-56*, Bulletin No. 1188, 1956.

\$157 million paid out in sick leave by private employers; by 1957, the amount of sick leave paid as exclusive protection was an estimated \$173 million, or only 54 percent of all private sick-leave payments.

Table 5 shows the extent of protection afforded workers covered by exclusive sick-leave provisions. In 1957 these workers had approximately 71 percent of their potential income loss met through sick leave. The ratio was lower in the early years of the series but has varied little since 1952. If it were possible to take into account the additional protection provided by individual insurance policies purchased as a supplement to sick leave, the amount of uncompensated income loss would be even lower.

Summary of Protection Provided

Since employee-benefit plans and compulsory temporary disability insurance laws have special pertinence for wage and salary workers, the summary benefit data usually presented in table 6 were rearranged this year to show separately the group protection provided wage and salary workers against income loss due to nonoccupational illness. Benefits paid under individually purchased disability insurance policies are listed separately since they cannot be divided into those going to the self-employed and those that augment the group protection available to wage and salary workers.

The dollar value of all forms of protection rose from \$757 million in 1948 to \$1,926 million in 1957. About 52 percent of the 1957 estimate constituted group protection for wage and salary workers in private industry, 33 percent was sick leave granted government employees, and 15 percent was in the form of benefits purchased through individual insurance. For employees in private industry, private cash sickness insurance and self-insurance showed the greatest expansion among group measures. Benefits under such arrangements almost quadrupled from 1948 to 1957, while under the publicly operated cash sickness funds and the sick-leave plans benefits little more than doubled. Since 1953, however, all three forms of protection have ex-

Table 6.—Benefits provided as protection against income loss, summary data, 1948–57

[In millions]

Year	Total	Benefits provided through individual insurance	Group benefits provided as protection against wage and salary loss					
			Total	Workers in private employment				Sick leave for government employees
				Total	Private cash sickness insurance and self-insurance ¹	Publicly operated cash sickness funds	Sick leave	
1948.....	\$756.8	\$141.0	\$615.8	\$359.8	\$145.7	\$57.1	\$157.0	\$256.0
1949.....	846.9	150.0	696.9	396.9	171.8	62.1	163.0	300.0
1950.....	935.4	153.0	782.4	467.4	226.2	63.2	178.0	315.0
1951.....	1,135.1	157.0	978.1	588.1	328.2	60.9	199.0	390.0
1952.....	1,285.2	177.0	1,108.2	655.2	365.7	74.5	215.0	453.0
1953.....	1,392.6	209.0	1,183.6	701.6	380.2	90.4	231.0	482.0
1954.....	1,456.4	230.0	1,226.4	726.4	382.3	103.1	241.0	500.0
1955.....	1,593.7	250.0	1,343.7	798.7	421.3	109.4	268.0	545.0
1956.....	1,776.0	276.0	1,500.0	910.0	505.2	113.8	291.0	590.0
1957.....	1,925.8	304.0	1,621.8	995.8	545.6	127.2	323.0	626.0

¹ Includes a small but undetermined amount of group disability insurance paid to government workers and to self-employed persons through farm, trade, or professional associations.

panded at about the same rate.

In 1957 the income-replacement protection provided the Nation's public and private workers was almost equally divided between sick-leave benefits (\$949 million) and disability insurance benefits (\$977 million). In 1948, sick leave supplied the major source of protection—about 55 percent.

Measuring the Extent of Protection

The income loss experienced each year because of nonoccupational sickness is related to the dollar value of the various forms of protection against this loss in table 7. It is thus possible to measure the effective growth in economic security against the risk of income loss from illness, without needing to take into account labor-force growth and any adjustments in benefits to take care of rising earning levels.

Total income loss increased 59 percent from 1948 to 1957, but the protection provided showed a 154-percent rise. As a result the proportion of lost earnings covered by cash sickness benefits (including sick leave) advanced from 15.9 percent in 1948 to 25.5 percent in 1957, or approximately 1.1 percent a year. Despite this growth, the amount of income loss not replaced by insurance or formal sick leave continued to rise during the period under review—from \$3,991 million to \$5,619 million.

The rise of \$169 million in 1957, however, was the smallest recorded since 1954, when there was an actual drop in uncompensated income loss.

The amounts specified as uncompensated income loss do not necessarily represent the actual income loss incurred by disabled individuals. During sickness an individual may have certain work-connected expenses—such as carfare, meals, and clothing—reduced or eliminated. His income taxes and social security contributions are also less when his in-

Table 7.—Extent of protection against income loss, 1948–57

[Amounts in millions]

Year	Income loss and protection provided			Income loss not protected	Net cost of providing insurance ²
	Income loss ¹	Protection provided ³	Protection as percent of loss		
1948.....	\$4,748	\$757	15.9	\$3,991	\$277
1949.....	4,595	847	18.4	3,748	287
1950.....	4,964	935	18.8	4,029	305
1951.....	5,673	1,135	20.0	4,538	307
1952.....	6,012	1,285	21.4	4,727	319
1953.....	6,341	1,393	22.0	4,948	424
1954.....	6,299	1,456	23.1	4,843	448
1955.....	6,758	1,594	23.6	5,164	444
1956.....	7,226	1,776	24.6	5,450	410
1957.....	7,545	1,926	25.5	5,619	478

¹ From table 1.

² Total benefits, including sick leave.

³ Includes retention costs (for contingency reserves, taxes, commissions, acquisition, claims settlement, and underwriting gains) of private insurance companies (from table 2) and administrative expenses for publicly operated plans and for supervision of the operation of private plans. Excludes costs of operating sick-leave plans, not available.

come is discontinued. On the other hand, the worker may encounter medical expenses for his illness that, unless met by other than out-of-pocket expenditures — by prepaid health insurance, for example—may be greater than any reduction in expenses or taxes.

Table 7 also shows the secondary cost of operating the mechanism for providing cash disability insurance. The net cost of providing insurance, which rose by 73 percent from 1948 to 1957, represents the difference between the insurance losses incurred and premiums earned (table 2), plus the public cost of administering the temporary disability insurance programs (not shown elsewhere). For the years before 1956, net costs are slightly overstated because insurance premiums included an unknown amount of dividends returnable to policyholders.

This year, data are presented for the first time on the extent of protection provided wage and salary workers through their employment (table 8). For all public and private wage and salary workers, cash benefits under group accident and sickness insurance, publicly operated funds, formal paid sick-leave plans, and self-insurance totaled \$1.6 billion in 1957 and represented 26 percent of their estimated wage loss of \$6.4 billion.

For wage and salary workers in

private industry, the percentage of income loss replaced by group protection was 18 percent in 1957, in contrast to 11 percent in 1948. Workers covered by compulsory temporary disability insurance laws, though incurring 28 percent of the total wage loss, received 36 percent of the cash sickness benefits paid to private employees in 1957. This relationship has shown little change since 1951, when the latest compulsory law went fully into effect. Workers covered by the laws at that time accounted for 27 percent of the wage loss and 35 percent of the benefits paid.

In deriving benchmarks against which to assess the effectiveness of insurance in meeting the impact of illness, it is of interest to examine that portion of the residue of lost income that might conceivably be recovered if insurance policies were more widespread and if all benefits were more nearly at the relatively high level of some plans. To discourage malingering, insurance policies ordinarily undertake to compensate for only a part of the weekly wage or salary loss and do not cover the first few days or first week of disability (except in case of accident). The potentially insurable and potentially compensable income loss of the Nation is therefore somewhat less than the total income loss so far considered.

Sick-leave plans, in contrast to insurance plans, generally provide for

100-percent continuance of pay from the first day of sickness. Consequently, a large portion of the potential income loss represented by wage continuation under sick-leave plans falls outside the bounds of what might be considered insurable or compensable under current insurance practices. Hypothetical figures that can meaningfully relate existing insurance benefits to the Nation's potentially insurable and compensable income loss must therefore exclude the income loss of persons covered by exclusive sick-leave plans (as well as their sick-leave payments).

Persons covered by sick-leave plans that supplement insurance benefits pose a different problem. For these persons, it may be assumed that sick-leave provisions are used almost exclusively to provide protection against the portion of the income loss due to sickness not considered insurable or compensable under prevailing insurance provisions—that is, the first few days of sickness and that part of lost earnings in excess of two-thirds of regular wages. Consequently, it is not believed that estimates of potentially insurable and compensable income losses will be distorted if they include the income loss of persons with supplementary sick-leave plans (although their sick-leave payments are excluded from the benefit data).

Table 9 compares the dollar value of disability insurance benefits (exclusive of sick-leave payments) with the estimates of income loss due to short-term sickness that might be or are usually indemnified by insurance plans or policies. From 1948 to 1957, insurance benefits advanced from \$344 million to \$977 million, or 184 percent. In the same period, the income loss of persons without exclusive sick leave rose 52 percent—from \$4.2 billion to \$6.4 billion.

With the first 3 days of sickness excluded from the measure of income loss (by omitting 30 percent of the total), insurance was meeting 21.8 percent of the loss in 1957. This proportion may be looked on as a reasonable measure of the protection currently being provided in relation to a potentially insurable income loss, since some insurance is now being written that requires only a 3-day waiting period. If the first 7 days of

Table 8.—Group protection provided in relation to wage and salary loss, 1948–57

[Amounts in millions]

Year	All wage and salary workers			Wage and salary workers in private industry									
	Protection provided			Total		Covered by temporary disability insurance laws				Not covered by temporary disability insurance laws			
						Protection provided		Income loss	Amount	Percent of income loss	Income loss	Amount	Percent of income loss
	Income loss	Amount	Percent of income loss	Income loss	Amount	Percent of income loss	Percent of income loss	Amount	Percent of income loss	Income loss	Amount	Percent of income loss	Percent of income loss
1948.....	\$3,645	\$616	16.9	\$3,106	\$360	11.3	\$387	\$78	20.2	\$2,809	\$282	10.0	
1949.....	3,618	697	19.3	3,124	397	12.7	490	105	21.4	2,634	292	11.1	
1950.....	3,933	782	19.9	3,407	467	13.7	704	140	19.9	2,703	327	12.1	
1951.....	4,511	978	21.7	3,896	588	15.1	1,050	208	19.8	2,846	380	13.4	
1952.....	4,853	1,108	22.8	4,169	655	15.7	1,129	238	21.1	3,040	417	13.7	
1953.....	5,223	1,184	22.7	4,506	702	15.6	1,213	268	22.1	3,293	434	13.2	
1954.....	5,189	1,226	23.6	4,443	726	16.3	1,219	275	22.6	3,224	451	14.0	
1955.....	5,601	1,344	24.0	4,802	799	16.6	1,293	289	22.4	3,509	510	14.5	
1956.....	6,061	1,500	24.7	5,195	910	17.5	1,427	314	22.0	3,768	596	15.8	
1957.....	6,365	1,622	25.5	5,435	996	18.3	1,512	359	23.7	3,923	637	16.2	

income loss, equivalent to 45 percent of the total income loss, are excluded, it is found that insurance met 27.7 percent of this amount in 1957, in contrast to 15.0 percent in 1948.⁵

Another type of adjustment was also made in table 9 to obtain the ratio of existing protection to potentially compensable income loss—that portion of the potentially insurable loss that might be compensated according to a reasonable insurance standard. In this article, two-thirds of the wage loss for the period of disability after the waiting period is assumed to be a reasonable standard, even though some policies may compensate for less.

Insurance in 1957 was meeting 32.6 percent of this theoretical benchmark

⁵ There is a slight degree of overstatement when the insurance benefits are compared with this concept of income loss, to the extent that some insurance benefits begin with the fourth day in the case of illness and with the first day in the case of accidents.

Table 9.—Insurance benefits as percent of estimated potentially insurable and compensable income loss¹ for workers without exclusive formal sick leave, 1948–57

[Amounts in millions]

Year	Amount of insurance benefits ²	As percent of—			
		Income loss excluding first 3 days ³	Two-thirds of income loss excluding first 3 days	Income loss excluding first 7 days ⁴	Two-thirds of income loss excluding first 7 days
1948.....	\$344	11.8	17.7	15.0	22.5
1949.....	384	13.8	20.7	17.5	26.3
1950.....	442	14.6	22.0	18.6	27.9
1951.....	546	15.8	23.7	20.1	30.2
1952.....	617	17.0	25.5	21.6	32.4
1953.....	680	17.7	26.6	22.6	33.9
1954.....	715	18.9	28.4	24.1	36.1
1955.....	781	19.3	28.9	24.6	36.8
1956.....	895	20.7	31.0	26.3	39.5
1957.....	977	21.8	32.6	27.7	41.6

¹ The portion of income loss that may be considered insurable or compensable under prevailing insurance practices.

² Excludes sick-leave payments.

³ Based on 70 percent of total income loss (from

table 1), after exclusion of income loss of workers covered by exclusive sick-leave plans (from table 5).

⁴ Based on 55 percent of total income loss (from table 1), after exclusion of income loss of workers covered by exclusive sick-leave plans (from table 5).

(with the first 3 days excluded), almost twice the proportion in 1948. When the benchmark excludes the first 7 days of sickness, the proportion of the potentially compensable in-

come loss replaced by insurance in 1957 becomes 41.6 percent; it had increased at an average rate of more than two percentage points a year from the 1948 level of 22.5 percent.

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CHILDREN'S BUREAU. *Maternal and Child Health Services, 1956*, by Theodore Pritzker and Thomas H. Smith. (Statistical Series No. 49.) Washington: The Bureau, 1958. 30 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

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MYERS, ROBERT J. *Long-Range Cost Estimates for Old-Age, Survivors, and Disability Insurance under 1956*

Amendments. (Actuarial Study No. 48.) Washington: Division of the Actuary, Aug. 1958. 51 pp. Processed. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

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Includes Education for Reentry into the Labor Force, by Esther Lloyd-Jones; Utilizing "Older" Women Workers, by Howard S. Kaltenborn; Maternal Employment and Children, by Katherine Brownell Oettinger; Effects Upon Children of Their Mother's Outside Employment, by Eleanor E. Maccoby; and The Children of Working Mothers: A Psychiatrist's View, by Leo Bartemeier.

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Recent developments, with a list of State agencies for the aging.

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* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Old-Age, Survivors, and Disability Insurance

Provisions: Summary of Legislation, 1935-58

by ROBERT J. MYERS*

THE Social Security Act of 1935 established the first Federal social security system in the United States—a system that has been substantially revised by successive amendments since that year. The major features of the largest program, now old-age, survivors, and disability insurance, and the changes in coverage, benefit, and financing provisions resulting from the amendments¹ to the Act are summarized in the following pages. The detailed provisions are given in the accompanying tables.

The program established by the Social Security Act of 1935 was a relatively simple one, designed to pay (1) old-age benefits to the worker when he retired at or after age 65 and (2) cash refunds to survivors when the wage earner died and to living workers aged 65 who had not been in covered employment long enough to qualify for monthly benefits. The ben-

efit formula was weighted in favor of the worker with short service or low wages; yet at the same time significant consideration was given to those who would contribute for many years.

The program was financed completely by contributions from employer and employee, each of whom paid 1 percent of the worker's salary up to \$3,000 a year; the tax rate was scheduled to rise gradually in the future. The covered group consisted essentially of all workers under age 65 in industry and commerce. Contributions were first collected in 1937, and the first monthly benefit payments were to be made in 1942.

1939 Amendments

The program was substantially changed in 1939. Monthly benefits were made payable in 1940, not only to the retired worker—the only beneficiaries under the 1935 Act—but also to the dependents of retired workers and the survivors of deceased workers (whether or not the worker had retired). Except for widowed mothers and children under age 18, both dependents and survivors had to have attained age 65 to be eligible for benefits.

The method of computing the benefit amount was drastically revised so

that there was less emphasis on length of contributions; the formula was still weighted in favor of workers with lower earnings. The "money-back guarantee" provision was eliminated, and only a small lump-sum death payment was provided when no monthly benefits were immediately payable. Coverage provisions were not materially changed, except that the provision excluding workers aged 65 and over was removed.

The proposed increase in the tax rate that was to have become effective in 1940 was eliminated by the 1939 amendments. The actual financing basis of the program was left unclear; under the 1935 Act it had been clear that the program was to be self-supporting from the employer-employee contributions. Many individuals believed that the 1939 amendments had changed the financing basis of the program from "full-reserve" to "pay-as-you-go," but this feeling is not substantiated by the legislative history and provisions; the original Act was not really on a full-reserve basis.

Legislation, 1940-49

During the 1940's the legislative enactments were relatively minor and related primarily to financing. Several times during the 10 years, amendments postponed the scheduled increase in the contribution rates. In other words, the tax rate was "frozen" at the initial level of 1 percent each from employer and employee until 1950, when it went up to 1½ percent each.

One of the amendments made during the decade carried a provision permitting a Government contribution to the system, but the authority was never put to use, and in 1950 the provision was removed from the law. Legislation passed in 1946 provided monthly benefits for survivors of certain World War II veterans. Another law adopted in 1946 provided for a degree of coordination of the newly es-

* Chief Actuary, Social Security Administration.

¹ For fuller detail on the 1939 amendments and those that followed, see the following *Social Security Bulletin* articles: (1) "Federal Old-Age and Survivors Insurance: A Summary of the 1939 Amendments," December 1939; (2) Angela J. Murray, "Social Security Act Amendments of 1946," September 1946; (3) Wilbur J. Cohen and Robert J. Myers, "Social Security Act Amendments of 1950: A Summary and Legislative History," October 1950; (4) Wilbur J. Cohen, "Social Security Act Amendments of 1952," September 1952; (5) Wilbur J. Cohen, Robert M. Ball, and Robert J. Myers, "Social Security Act Amendments of 1954: A Summary and Legislative History," September 1954; (6) Charles I. Schottland, "Security Act Amendments of 1954: A Summary and Legislative History," September 1956; and Robert J. Myers, "Old-Age and Survivors Insurance: Financing Basis and Policy Under 1956 Amendments," September 1956; and (7) Charles I. Schottland, "Social Security Amendments of 1958: A Summary and Legislative History," October 1958; and Robert J. Myers, "Old-Age, Survivors, and Disability Insurance: Financing Basis and Policy Under the 1958 Amendments," October 1958.

Table 1.—Summary of effective contribution rates and maximum earnings bases under old-age, survivors, and disability insurance

Calendar year	Contribution rate (percent)			Maximum earnings base
	Employer	Employee	Self-employed	
1937-40.....	1	1	-----	\$3,000
1950.....	1½	1½	-----	3,000
1951-53.....	1½	1½	2½	3,600
1954.....	2	2	3	3,600
1955-56.....	2	2	3	4,200
1957-58.....	2½	2½	3½	4,200
1959.....	2½	2½	3½	4,800
1960-62.....	3	3	4½	4,800
1963-65.....	3½	3½	5½	4,800
1966-68.....	4	4	6	4,800
1969 and after....	4½	4½	6½	4,800

Table 2.—Summary of old-age, survivors, and disability insurance provisions

Item	1935 Act	1936 Act	Legislation in the 1940's	1950 Act
A. Coverage				
1. Compulsory.....	All workers in commerce and industry (except railroads) under age 65 in continental U.S., Alaska, and Hawaii and on American vessels.	Age restriction removed.....	Railroad workers, in effect, covered for survivor benefits. ²	Regularly employed farm and domestic workers, nonfarm self-employed (except professional groups), Federal civilian employees not under retirement system, Americans employed outside U.S. by American employer, and Puerto Rico and Virgin Islands.
2. Elective:				
(a) By employer only.....	No provision.....			State and local government employees not under retirement system.
(b) By both employer and employee.....	No provision.....			Employees of nonprofit institutions (other than ministers). ³
(c) By individual only.....	No provision.....			
3. Gratuitous, for members of Armed Forces.....	No provision.....		Insured status and average monthly wage of \$160 credited for World War II veterans dying within 3 years after discharge.	Military service wage credits of \$160 for each month of service during World War II.
B. Type of benefit				
1. Monthly benefits: *				
(a) Retired worker (old-age).....	Aged 65 and over.....			
(b) Disabled worker.....	No provision.....			
(c) Dependents of retired worker.....	No provision.....	Wife aged 65 or over and child under 18.	Child aged 16 or 17 no longer required to be attending school.	Wife under 65 with eligible child present and dependent husband aged 65 or over.
(d) Survivors of deceased worker.....	No provision.....	Widow aged 65 or over, dependent parent aged 65 or over, ⁴ child under 18, and widowed mother under 65 with eligible child present.	Same as above.....	Dependent widower aged 65 or over, and dependent former wife divorced (with eligible child present).
(e) Dependents of disabled worker.....	No provision.....			
2. Lump-sum payments:				
(a) Deceased worker (including retired worker).....	For all deaths.....	For deaths when no one is eligible for monthly survivor benefits for month of death. Provision eliminated.....		For all deaths.....
(b) Living worker.....	At age 65, when not qualified for monthly benefits.			
C. Insured-status requirements *				
1. Fully insured.....	Cumulative wage credits of \$2,000, and some employment in each of 5 years.	Quarters of coverage ¹⁰ equal to at least half the quarters after 1936 (or after age 21) and up to retirement age (or death if earlier); minimum of 6 quarters required and maximum of 40 quarters.		Starting date advanced from 1936 to 1950 (but quarters of coverage credited at any time meet requirement).
2. Currently insured.....	No provision.....	6 quarters of coverage in 12 quarters preceding quarter of death.	6 quarters of coverage in 13 last quarters, including quarter of death.	6 quarters of coverage in 13 last quarters, including quarter of death or retirement.
3. Insured for disability determination.....	No provision.....			
D. Computation of primary insurance amount ¹¹				
1. Average monthly wage.....	Concept not used.....	In general, computed for period after 1936 or from age 22 up to retirement or death.		Alternatively, can be computed for period after 1950.
2. Formula.....	$\frac{1}{2}\%$ of first \$3,000 of cumulative wage credits + $\frac{1}{12}\%$ of next \$42,000 + $\frac{1}{24}\%$ of next \$84,000.	40% of first \$50 of average wage + 10% of next \$200, all increased by 1% for each year with \$200 or more of wage credits.		50% of first \$100 of average wage + 15% of next \$200. ¹²
3. Minimum.....	\$10.....			\$20.....
4. Maximum.....	\$85.....	\$60 (based on 50 years of coverage).		\$80.....

See footnotes at end of table.

in the Social Security Act and its amendments, 1935-58

1952 Act	1954 Act	1956 Act ¹	1958 Act ¹
A. Coverage			
	Additional regularly employed farm and domestic workers, farm self-employed, and professional self-employed except lawyers and doctors, dentists, and other medical groups.	Members of uniformed services and remainder of professional self-employed except doctors of medicine.	Minor coverage extensions.
	Americans employed outside U.S. by foreign subsidiary of American employer.		
	State and local government employees under retirement system. ⁴		Minor coverage extensions, mainly for State and local government employees.
	Ministers.		
Military service wage credits provided for specified period after World War II. ⁵			
B. Type of benefit			
		Age for women lowered to 62, but with permanently reduced benefits for retirement before 65.	
		Aged 50-64, after 6-month waiting period. ⁷	
		Wife aged 62-64 but benefit permanently reduced. Child's benefits paid to disabled child after age 18 if disabled before 18.	
		Minimum age for widow without child present and for female dependent parent reduced from 65 to 62. Child's benefit paid to disabled child after age 18 if disabled before 18.	
			Same as for dependents of retired worker.
C. Insured-status requirements ⁶			
	Alternatively, if every quarter after 1954 is quarter of coverage (minimum of 6 required).	Alternatively, if all but 4 of the quarters after 1954 are quarters of coverage (minimum of 6 required).	
	6 quarters of coverage in last 13 quarters, including quarter of death, retirement, or disability.		
	20 quarters of coverage in last 40 quarters, including quarter of disability.		
D. Computation of primary insurance amount ¹¹			
	Lowest 4 years omitted in computing average (lowest 5 years if 20 or more quarters of coverage). Under "disability freeze," periods of extended total disability also omitted.	Lowest 5 years omitted in computing average in all cases.	
55% of first \$100 of average wage +15% of next \$200. ¹²	55% of first \$110 of average wage +20% of next \$240. ¹²		58.85% of first \$110 of average wage +21.4% of next \$290. ¹²
\$25	\$30		\$33
\$85	\$108.50		\$127

Table 2.—Summary of old-age, survivors, and disability insurance provisions

Item	1935 Act	1939 Act	Legislation in the 1940's	1950 Act
E. Benefit amounts				
1. Old-age (retired worker).....	100% of primary insurance amount.			
2. Disability.....	No provision.....			
3. Wife's (or husband's).....	No provision.....	50% of primary insurance amount.		
4. Child's (child of retired worker).....	No provision.....	50% of primary insurance amount.		
5. Child's (child of deceased worker).....	No provision.....	50% of primary insurance amount.		In effect, 75% of primary insurance amount for first child and 50% for all others.
6. Widow's (or widower's) and widowed mother's.....	No provision.....	75% of primary insurance amount.		
7. Parent's.....	No provision.....	50% of primary insurance amount.		75% of primary insurance amount.
8. Lump-sum death.....	Amount equal to 3½% of cumulative wage credits, less any monthly benefits received.	6 times primary insurance amount.		3 times primary insurance amount.
9. Lump-sum refund (to living worker).....	Same as above.....	Eliminated.....		
10. Minimum family benefit.....	Not applicable.....	\$10.....		\$15.....
11. Maximum family benefit.....	Not applicable.....	Smaller of \$85, 80% of average wage, or 2 times primary insurance amount.		Smaller of \$150 or 80% of average wage (but not less than \$40).
F. Retirement test ¹⁴				
1. Type of earnings to which applicable.....	Covered earnings.....			
2. Amount of earnings permitted.....	None from regular employment.	\$14.99 in a month.....		\$50 in a month ¹⁵
3. Age at which no longer applicable.....	No provision.....			75.....
G. Financing provisions				
1. Maximum earnings taxable and creditable. ¹⁷	\$3,000.....			\$3,600.....
2. Contribution rates: ¹⁷ (a) Combined employer-employee.....	1937-39—2%; 1940-42—3%; 1943-45—4%; 1946-48—5%; 1949 on—6%.	Same, except 2% rate extended through 1942.	2% rate extended through 1949; 1950-51—3%; 1952 on—4%.	1950-53—3%; 1954-59—4%; 1960-64—5%; 1965-69—6%; 1970 on—6½%.
(b) Self-employed.....	No provision.....			Self-employed pay ¾ of combined employer-employee rate.
3. Appropriations from general revenues.....	No provision.....		Authorized (but not made).....	Authorization repealed.....

¹ Includes other legislation affecting the program that was enacted in this year and in the preceding year.

² Railroad and other earnings are combined in determining eligibility for and amount of survivor benefit; provision extended in 1951 to place workers with less than 10 years of railroad service under old-age, survivors, and disability insurance for all benefits.

³ Employees who vote against coverage are not covered; all new employees are covered.

⁴ Firemen and policemen not covered; 1956 Act permitted their coverage in certain States.

⁵ Provision first effective from July 25, 1947, to Dec. 31, 1953. Legislation in 1953 extended effective date to June 30, 1955; in 1955 to Mar. 31, 1956; and in 1956

to Dec. 31, 1956.

⁶ In effect, an individual can receive only one type of monthly benefit—the largest for which he is eligible.

⁷ Benefits were reduced by amount of any other Federal disability benefit or any workmen's compensation benefit under 1956 Act, but this provision was eliminated by 1958 Act.

⁸ Benefit payable only if worker is not survived by a widow or an eligible child under 1939 Act, but this provision was eliminated by 1958 Act.

⁹ See table 3 for insured-status requirements for various types of benefits. Under the "disability freeze" provision (1954 Act), periods of extended total disability are not counted in determining insured status.

¹⁰ In general, \$50 or more of wages paid in a quarter; based on annual earnings

established survivor benefits under the railroad retirement system with those under old-age and survivors insurance.

Legislation, 1950-52

The 1950 Act made many important changes. Coverage was considerably extended by the bringing in of such groups as the nonfarm self-em-

ployed (except members of specified professions), regularly employed farm and domestic workers, employees of nonprofit institutions (on a group elective basis), and State and local government employees not covered by a retirement system (at the option of the employer). The benefit amounts were roughly doubled—a reflection of the appreciable changes

in wage levels and the cost of living since the 1939 amendments. The retirement test (the amount of earnings permitted beneficiaries if they are to receive benefits) was notably liberalized. Important changes were made in the financing basis. A revised long-range contribution schedule was placed in the law, the principle of self-support was clearly established,

in the Social Security Act and its amendments, 1935-58—Continued

1952 Act	1954 Act	1956 Act ¹	1958 Act ¹
E. Benefit amounts			
		For women retiring before 65, permanent reduction of $6\frac{1}{2}\%$ for each year under 65.	
		100% of primary insurance amount. ¹³	
		For wife claiming benefit before 65 (with no eligible child), permanent reduction of $8\frac{1}{4}\%$ for each year under 65.	
	Maximum of \$255 introduced.		
\$18.80 Smaller of \$168.75 or 80% of average wage (but not less than \$45).	\$30 Smaller of \$200 or 80% of average wage (but not less than the larger of \$50 or $1\frac{1}{2}$ times primary insurance amount).		\$33 Smaller of \$254 or 80% of average wage (but not less than the larger of $1\frac{1}{2}$ times primary insurance amount or \$20 plus primary insurance amount).
F. Retirement test ¹⁴			
	All earnings.		
\$75 in a month ¹⁵	\$1,200 in a year. For each \$80 (or fraction thereof) in excess of \$1,200, 1 month's benefit is withheld. ¹⁶		
	72		
G. Financing provisions			
	\$4,200		\$4,800
	1954-59—4%; 1960-64—5%; 1965-69—6%; 1970-74—7%; 1975 on—8%.	1957-59—4 $\frac{1}{4}\%$; 1960-64—5 $\frac{1}{4}\%$; 1965-69—6 $\frac{1}{4}\%$; 1970-74—7 $\frac{1}{4}\%$; 1975 on—8 $\frac{1}{4}\%$ (increase of $\frac{1}{2}\%$ is for disability benefits).	1959—5%; 1960-62—6%; 1963-65—7%; 1966-68—8%; 1969 on—9% (in all years, $\frac{1}{2}\%$ is for disability benefits).

for farm workers and self-employed persons.

¹¹ The term "primary insurance amount," introduced in the 1950 Act, denotes the amount payable to a retired worker and on which the benefits of his dependents and survivors are based (also used as basis for benefits payable to survivors of worker who dies before retirement, computed as if deceased worker had attained retirement age on date of death).

¹² Applies to average computed from 1951 on, as indicated above; for average computed from 1937 on, the 1939 formula (somewhat modified) is used in conjunction with a conversion table. Under the 1954 and 1956 Acts, an alternative computation based on the 1952 formula, plus \$5, was possible.

¹³ This benefit (and benefit for disabled child aged 18 or over) was reduced by amount of any other Federal disability benefit or any workmen's compensation

benefit under 1956 Act, but this provision was eliminated by 1958 Act.

¹⁴ Employment permitted without suspension of benefits. Applies to all types of benefit except disability. If retired worker's benefit is suspended, so are benefits of dependents.

¹⁵ Provision applies only to wages; comparable provisions (but on an annual basis) for self-employment income.

¹⁶ Benefits not withheld for any month with wages of \$80 or less (changed to \$100 or less by 1958 Act), and with no substantial services in self-employment rendered. Special provisions apply to earnings from noncovered employment outside the United States.

¹⁷ See table 1 for actual and scheduled contribution rates and maximum earnings base.

and the maximum earnings base was by about 15 percent and further liberalized the retirement test. No

In 1951 the railroad retirement change in the financing provisions system was amended to provide further necessary because the rise in coordination with the old-age and earnings levels in the preceding few survivors insurance program—affected years was sufficient to pay for the ing not only survivor and retirement benefit liberalizations. As covered benefits but also the program's earnings rise, contribution income financing.

The 1952 Act raised the benefit level but more

slowly—because of the weighted benefit formula.

1954 Amendments

The 1954 amendments extended coverage further to include virtually all types of employment. Brought in at this time were self-employed farmers, more domestic and farm workers, State and local government

employees under retirement systems (at the option of the employer and the election of the group concerned), ministers, and many self-employed professional groups. Benefits were again raised by about 15 percent, and the retirement test was considerably liberalized and made more flexible.

The 1954 amendments also introduced the concept of disability into the program through the "disability freeze" provision, which is essentially a "waiver of premium" clause designed to maintain both the insured status of permanently and totally disabled workers and their benefit amount. The financial provisions were also altered. The maximum earnings base was raised to \$4,200, and tax rates scheduled for 1970 and thereafter were increased in order to finance the additional benefit costs.

1956 Amendments

Additional coverage was provided by the 1956 amendments. They brought in members of the uniformed services on a regularly contributory basis and all the professional self-employed except for doctors of medicine, and they made somewhat broader the coverage requirements for self-employed farmers and State and local government employees. Other important changes were the introduction of monthly disability benefits for insured workers aged 50-64 and the lowering of the minimum eligibility age from 65 to 62 for women workers, wives of retired workers, and widows and dependent mothers of deceased insured workers. (For women workers and wives, however, there is an actuarial reduction in the amount of the benefit.) In addition, the amendments provided that the child aged 18 or over of a retired or deceased worker may receive benefits if he became permanently and totally disabled before he reached age 18 and continues to be disabled. The financing provisions were signifi-

cantly changed by an increase in the long-range contribution schedule of $\frac{1}{2}$ of 1 percent for the combined employer-employee rate and of $\frac{3}{8}$ of 1 percent for the self-employed rate. The purpose of this increase is to finance the monthly disability benefits for disabled workers.

1958 Amendments

The 1958 amendments provided additional coverage for groups in certain limited areas — primarily for State and local government employees. Benefits both for those on the

Table 3.—Current requirements for insured status under old-age, survivors, and disability insurance, by beneficiary category

Beneficiary category	Insured-status requirement for worker ¹
Retired worker (old-age)....	Fully.
Disabled worker.....	Fully and for disability determination. ²
Dependents of retired worker (for old-age and disability):	
Wife.....	Fully.
Husband.....	Fully and currently.
Child.....	Fully. ³
Survivors of worker:	
Widow.....	Fully.
Widower.....	Fully and currently.
Widowed mother.....	Fully or currently.
Parent.....	Fully.
Child.....	Fully or currently. ³
Lump-sum payment beneficiary.....	Fully or currently.
"Disability freeze" beneficiary.....	Fully and for disability determination. ⁴

¹ See table 2 for definitions of the different types of insured status.

² Currently insured status also was required under the 1956 Act, but this provision was eliminated by the 1958 Act.

³ In certain instances (for most married women workers) currently insured status is required.

⁴ Currently insured status rather than fully insured status was required under the 1954 Act, but this provision was changed by the 1958 Act.

rolls currently and for future beneficiaries were raised by about 7 percent, with somewhat larger increases for those with the lowest benefits and in the maximum family benefits. Parent's benefits were made payable regardless of the existence of other survivors, and the retirement test was liberalized slightly. The maximum

annual earnings base for both benefits and contributions was raised from \$4,200 to \$4,800.

Disability insurance benefits were liberalized in several ways, in addition to the general increase in the benefit level and in the maximum earnings base, described above. Benefits were provided for the dependents of disability beneficiaries, paralleling those for the dependents of old-age beneficiaries (retired workers). The provision for offsetting certain Federal disability benefits and State workmen's compensation benefits against the disability benefits under the Social Security Act was eliminated; an amendment in 1957 had eliminated the offset for service-connected benefits paid by the Veterans Administration. Finally, the insured-status provisions for the monthly benefits payable to disabled workers were liberalized by eliminating the requirement of currently insured status.

The financing provisions, too, were significantly altered. The amendments not only raised the maximum taxable earnings base from \$4,200 to \$4,800 but also revised the contribution schedule by (1) increasing by $\frac{1}{2}$ of 1 percent the combined employer-employee rate and by $\frac{3}{8}$ of 1 percent the rate for the self-employed in all future years and (2) accelerating future scheduled increases so that, beginning in 1960, they will occur at 3-year intervals instead of at 5-year intervals. The changes in the financing provisions were designed both to meet the cost of the liberalized benefit provisions and to place the system on a sounder actuarial basis. This purpose was achieved by substantially reducing the long-range actuarial deficit previously present to the point where it can be said to be within the range of variation inherent in the cost estimates. The financing of the system may therefore be said to be "actuarially sound."

Regularly Scheduled Articles, Notes, and Tables, 1959

Listed below are the titles of the scheduled articles, notes, and tables and the issues of the **BULLETIN** in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement.

General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specified period (calendar- or fiscal-year totals, current reporting month, and 12 preceding months)monthly
Federal cash income and outgo and amounts for programs under the Social Security ActOctober
Federal grants to State and local governments (note)June
Federal grants to States under the Social Security Act: Checks issued, by State (fiscal-year data)October
Income-loss protection against short-term sickness (article)....January
Money income sources of the aged (note)June, December
Money income sources of orphans and young widows (note)....August
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938- (calendar-year totals and quarterly data)March, June, September, December
Selected current statistics (pages 1 and 2)monthly
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months)monthly
Social welfare expenditures in the United States (article, fiscal-year data)October
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar- or fiscal-year totals, current reporting month, and 12 preceding months)monthly
Status of the unemployment trust fund, by specified period, 1936- (calendar- or fiscal year totals, current reporting quarter, and 4 preceding quarters).....March, June, September, December
Trust fund operations (note)April
Voluntary health insurance and medical care costs (article)...December
Workmen's compensation payments (note)December

Old-Age, Survivors, and Disability Insurance

Aged beneficiaries receiving monthly benefits per 1,000 population aged 65 or over, by State (end of calendar year and of fiscal year)September, November
Childhood disability and allied wife's or mother's monthly benefit awards, number (calendar-year totals and quarterly data)June, December
Employers and workers and estimated amount of earnings in covered employment, by specified period, 1940- (calendar-year totals and quarterly data) ..February, May, August, November
Monthly benefits and lump-sum death payments paid, by State (calendar year and fiscal year) ...September, November
Monthly benefits awarded, by type of benefit, and lump-sum payments, 1940- (calendar-year totals and quarterly data)....March, June, September, December

Monthly benefit awards for selected types of benefit, 1950- (calendar-year totals and quarterly data) ...June, December
Monthly benefits in current-payment status at end of month and monthly benefits awarded in month, by type of benefit (current-payment status data, current reporting month and 12 preceding months; award data, current reporting month) ..monthly
Monthly benefits in current-payment status at end of month, by type of benefit and by State (end of calendar year and of fiscal year)September, November
Monthly benefits withheldMay, October
Old-age and disability insurance benefits in current-payment status on February 28, by size of benefit and by State (note)September
Social security employment taxes by internal revenue collection districtMarch
Workers with insured status (note)May

Public Assistance

Aid to the blind: Recipients and payments to recipients, by Statemonthly
Aid to dependent children: Recipients and payments to recipients, by Statemonthly
Aid to the permanently and totally disabled: Recipients and payments to recipients, by Statemonthly
Amount of vendor payments for medical care for public assistance recipients, by program and Statemonthly
Assistance expenditures per inhabitant (note)April
Average payments: All assistance, money payments, and vendor payments for assistance cases, by program and State....monthly
Concurrent receipt of old-age and survivors insurance benefits and public assistance (article)November
General assistance: Cases and payments to cases, by State...monthly
Old-age assistance: Recipients and payments to recipients, by Statemonthly
Public assistance in the United States, by month (number of recipients and amount of assistance, by program, current reporting month and 12 preceding months)monthly
Recipient rates for specified types of public assistance in the United States, by StateMarch, September
Source of funds expended for public assistance payments, fiscal yearMarch
State and local assistance expenditures in relation to income payments (note)June

Federal Credit Unions

Credit unions in the United States (note)November

Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefitsmonthly

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–58
[In thousands; data corrected to Dec. 10, 1958]

Year and month	Total	Retirement, disability, and survivor insurance										Unemployment insurance					
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legis-lation ¹¹	Rail-road Unem-ployment Insurance Act ⁹		
		Social Security Act	Rail-road Retirement Act	Civil Service Com-mis-sion ²	Veter-ans Ad-minis-tration ³	Monthly				Lump-sum ⁷							
						Social Security Act ⁴	Rail-road Retirement Act ⁵	Civil Service Com-mis-sion ²	Veter-ans Ad-minis-tration ⁶	Social Security Act	Other ⁸						
Number of beneficiaries																	
1957																	
October.....		8,204.8	460.9	286.2	2,812.3	2,719.5	224.5	95.0	(12)	61.8	12.8	36.5	1,020.1	28.5	53.4		
November.....		8,284.9	462.1	289.2	2,817.6	2,741.0	224.8	95.6	(12)	57.4	12.1	34.9	1,146.3	32.2	65.9		
December.....		8,354.5	462.7	292.3	2,819.3	2,774.2	225.8	96.5	1,170.0	61.7	12.2	38.0	1,638.9	45.5	102.2		
1958																	
January.....		8,412.5	463.1	295.3	2,822.7	2,792.3	227.0	97.2	(12)	50.4	12.9	39.3	2,342.4	66.1	139.1		
February.....		8,507.6	465.1	297.9	2,824.8	2,814.5	227.8	98.0	(12)	57.4	13.0	29.1	2,698.3	82.2	141.4		
March.....		8,619.5	467.4	300.7	2,826.8	2,841.2	228.7	99.4	1,190.4	64.7	13.4	28.3	2,965.9	95.5	143.7		
April.....		8,759.7	470.2	304.0	2,832.9	2,868.4	230.0	101.2	(12)	74.1	13.2	28.6	2,966.9	95.8	157.2		
May.....		8,867.0	473.1	306.4	2,841.5	2,891.5	231.1	102.6	(12)	64.0	13.5	23.8	2,731.7	87.0	138.1		
June.....		8,985.5	476.0	309.4	2,850.5	2,919.9	231.7	106.4	1,187.9	64.3	13.1	22.5	2,590.3	89.0	117.4		
July.....		9,071.2	477.1	312.2	2,858.3	2,940.7	232.3	107.2	(12)	51.6	12.8	26.1	2,234.1	92.4	112.4		
August.....		9,168.7	478.8	314.0	2,867.6	2,963.3	233.7	107.7	(12)	59.9	12.4	31.8	2,043.5	65.0	128.7		
September.....		9,245.0	481.2	316.1	2,875.1	2,983.3	234.4	124.0	(12)	68.7	12.9	33.9	1,767.2	47.5	120.9		
October.....		9,323.7	483.1	318.7	2,883.5	3,003.9	235.2	128.0	(12)	51.6	12.9	35.2	1,555.9	30.3	122.5		
Amount of benefits ¹²																	
1940.....	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448	\$105,696	\$11,833	\$12,267		\$518,700			\$15,961		
1941.....	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	111,799	13,270	13,943		344,321			14,537		
1942.....	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342		344,084			6,268		
1943.....	911,696	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,843	17,255		79,643			917		
1944.....	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765	144,302	22,034	19,238		62,385	\$4,215	582			
1945.....	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772	254,238	26,127	23,431		445,866	126,630	2,359			
1946.....	5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817	333,640	27,851	30,610		1,094,850	1,743,718	39,917			
1947.....	4,658,540	287,554	177,053	106,876	1,676,029	149,179	1,283	382,515	29,460	33,115	\$11,368	776,165	970,542	39,401			
1948.....	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599		
1949.....	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,596		
1950.....	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,804		
1951.....	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217		
1952.....	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793		
1953.....	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684		
1954.....	9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666	157,088		
1955.....	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284		
1956.....	11,193,067	4,361,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726	60,917	70,443		
1957.....	13,560,263	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	58,265	748,660	138,785	47,278	51,292	1,766,445	53,087	93,535		
1958																	
October.....	1,118,811	467,838	44,402	41,804	193,000	124,397	11,839	5,117	65,990	12,459	4,311	5,476	131,832	3,014	7,332		
November.....	1,130,181	472,987	44,540	42,058	193,005	125,733	11,879	5,127	65,987	11,672	3,701	4,909	136,627	3,104	8,852		
December.....	1,217,775	477,924	44,614	42,565	193,647	127,531	11,943	5,178	66,206	12,449	3,986	5,550	207,110	4,574	14,498		
1958																	
January.....	1,336,264	482,528	44,690	43,305	194,140	128,627	12,029	5,345	65,673	10,172	4,308	5,383	313,012	6,925	20,127		
February.....	1,352,024	489,855	44,954	43,447	194,157	129,948	12,095	5,365	65,678	11,503	4,416	3,786	320,181	7,546	19,093		
March.....	1,419,397	497,971	45,247	44,316	193,924	131,441	12,171	5,511	65,600	12,995	5,002	4,060	370,248	9,285	21,626		
April.....	1,474,690	507,890	45,563	44,771	198,198	133,148	12,263	5,564	66,688	15,019	4,718	4,037	403,845	9,833	23,153		
May.....	1,436,864	515,164	45,907	45,127	197,430	134,534	12,345	5,636	66,430	12,904	4,915	3,426	363,550	8,922	20,574		
June.....	1,403,853	523,478	46,225	45,400	196,953	136,206	12,402	5,695	66,269	13,039	4,535	3,056	325,121	8,853	16,651		
July.....	1,437,934	529,844	46,361	45,639	199,243	137,519	12,459	5,729	67,040	10,444	4,316	3,404	351,050	10,151	14,735		
August.....	1,442,965	538,755	46,561	48,843	199,069	138,972	12,556	6,570	66,982	12,128	4,103	4,660	337,352	6,553	19,861		
September.....	1,434,402	544,340	46,847	49,823	197,478	140,280	12,617	7,056	66,446	14,032	4,556	4,858	322,878	5,047	18,144		
October.....	1,396,778	549,456	47,064	50,224	198,000	141,479	12,687	7,193	66,000	10,493	4,453	5,377	281,885	3,391	19,076		

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated (beginning Jan. 1957, includes a few "childhood disability" benefits), and, beginning July 1957, disability benefits to workers aged 50-64. Beginning Dec. 1951, includes spouse's annuities under the Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning 1955, payments estimated, adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes a few "childhood disability" benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to widows, parents, and children of veterans; data for beneficiaries, end of quarter; beginning 1955, payments estimated, adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning 1955, data for veterans' programs estimated.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; beginning Jan. 1955, includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government. Beginning June 1958, payments include those under the Temporary Unemployment Compensation Act of 1958 (\$71,584,842 in October).

¹¹ Beginning Sept. 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning Nov. 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1956–58

[In thousands]

Period	Retirement, disability, and survivor insurance				Unemployment insurance		
	Federal insurance contributions ¹		Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
	Retirement and survivors	Disability					
Fiscal year:							
1956–57 ⁶	\$6,539,849	\$337,199	\$1,171,155	\$616,020	\$1,537,127	\$330,034	\$77,858
1957–58 ⁷	7,266,985	926,403	1,258,730	575,307	1,500,397	335,878	99,891
4 months ended:							
October 1956	1,800,696	—	723,155	183,192	563,998	3,680	19,668
October 1957	1,969,943	241,123	348,772	187,637	584,391	2,986	25,290
October 1958	2,210,197	262,926	526,947	153,618	567,658	3,307	24,375
1957							
October	341,408	34,791	118,472	30,740	116,175	726	810
November	626,362	80,422	100,782	68,796	195,684	739	10,173
December	345,063	42,822	123,493	49,177	12,067	687	13,830
1958							
January	267,657	36,189	121,885	18,721	78,772	53,272	532
February	886,581	119,443	113,282	77,722	136,658	269,024	7,935
March	598,151	74,963	103,610	42,977	8,651	4,691	15,176
April	747,075	83,350	121,330	17,051	179,064	1,685	810
May	1,128,413	154,760	107,369	70,197	296,553	1,651	9,883
June ⁸	697,739	93,332	118,205	43,129	8,559	1,143	16,263
July ⁹	425,596	38,173	113,346	16,721	179,020	857	375
August	922,527	129,295	154,133	72,314	254,371	873	11,465
September	453,262	54,743	109,081	43,951	8,293	757	11,719
October	408,812	40,715	150,387	20,633	125,974	819	816

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance, and beginning January 1957, disability insurance; beginning December 1952, adjusted for employee-tax refunds; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning January 1951, on an estimated basis, with suitable subsequent adjustments.

² Represents employee and Government contributions to the civil-service retirement and disability fund.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions from

employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

⁷ Preliminary.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

PROGRAM OPERATIONS

(Continued from page 2)

tober numbered 156,000, about 35,000 less than in September. October was the fiftieth consecutive month in which more than 100,000 monthly benefits were awarded; during this 50-month period the number has averaged 176,000 a month. Lump-sum death payments made in October totaled \$10.5 million. The average lump-sum payment per deceased worker was \$203.35, about \$1.00 less than the average payment awarded in September but higher than in any other month.

● Insured unemployment among workers covered by the regular State programs and the program of unemployment compensation for Federal workers continued to decline in October, when the weekly average dropped 9.6 percent to less than 1.7 million. Although this average was

the lowest recorded in 1958, it was two-fifths greater than that in October 1957. The number of initial claims, which represent new unemployment, increased 6.2 percent during October to 1.3 million—a total 5.5 percent higher than that a year earlier. Fewer workers exhausted their rights to benefits than in September, but the total of 224,000 was still more than twice that in October 1957. In an average week about 1.6 million workers drew benefits—12.0 percent less than the September average but 52.5 percent more than in October 1957. The \$210.3 million paid in benefits, although 9.0 percent less than the September total, was 59.5 percent higher than that a year earlier. An additional \$71.6 million was paid in benefits under the temporary unemployment compensation programs to claimants who had exhausted their benefit rights under the regular programs.

The new program of unemployment compensation for ex-servicemen became effective October 27, 1958. Benefits under this program are paid in accordance with the provisions of the State unemployment insurance laws and are financed by Federal appropriations. Only those servicemen are covered whose latest separation from active duty occurs after October 27, 1958, or who, although separated earlier, had a period of service that began after January 31, 1955. They filed about 20,000 initial claims for benefits during the last week of October.

White House Conference on Children and Youth

The National Committee on the 1960 White House Conference on Children and Youth, convening for the first time, met with President Eisenhower in Washington on December 16, 1958, to discuss prelimin-

Table 3.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937–58

Period	[In thousands]						
	Receipts		Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ^{3,4}	Invested in U.S. Government securities ⁵	Cash balances	Total assets
Old-age and survivors insurance trust fund							
Cumulative, January 1937–October 1958 ⁶	\$58,094,966	\$5,086,532	\$39,791,600	\$1,339,892	\$21,148,151	\$901,886	\$22,050,037
Fiscal year:							
1956–57 ⁷	6,539,849	560,558	6,514,581	150,057	22,263,318	765,560	23,028,878
1957–58 ⁸	7,266,985	557,274	7,874,933	165,603	21,764,189	1,048,412	22,812,601
4 months ended:							
October 1956.....	1,800,696	42,859	1,946,026	46,646	21,825,455	618,492	22,443,991
October 1957.....	1,969,943	45,019	2,501,340	56,170	21,781,477	704,553	22,486,330
October 1958.....	2,210,197	50,902	2,949,275	74,388	21,148,151	901,886	22,050,037
1957							
October.....	341,408	20,329	640,336	17,302	21,781,477	704,553	22,486,330
November.....	626,362	8,629	636,111	13,326	21,621,070	850,814	22,471,884
December.....	345,063	226,412	637,704	12,798	21,565,885	826,972	22,392,857
1958							
January.....	267,657	1,437	632,608	15,268	21,249,585	764,490	22,014,075
February.....	886,581	10,971	654,678	13,756	21,319,282	923,911	22,243,193
March.....	598,151	15,843	680,659	16,026	21,331,665	828,837	22,160,503
April.....	747,075	21,362	710,473	18,856	21,362,123	837,487	22,199,610
May.....	1,128,413	9,695	710,190	13,762	21,733,623	880,143	22,613,766
June ⁹	697,739	217,906	711,170	4,640	21,764,189	1,048,412	22,812,601
July ⁹	425,596	1,614	822,184	19,129	21,474,961	923,536	22,398,497
August.....	922,527	11,943	707,613	14,396	21,689,015	921,943	22,610,959
September.....	453,262	15,960	716,471	23,262	21,502,387	838,062	22,340,449
October.....	408,812	21,384	703,008	17,601	21,148,151	901,886	22,050,037
Disability insurance trust fund							
Cumulative, January 1957–October 1958 ⁶	1,526,529	18,253	255,423	14,170	1,234,262	40,928	1,275,189
Fiscal year:							
1956–57 ⁷	337,199	1,363	-----	1,305	325,363	11,895	337,258
1957–58 ⁸	926,403	15,843	168,420	12,112	1,054,458	44,515	1,098,973
1957							
October.....	34,791	148	11,437	248	530,620	17,865	548,485
November.....	80,422	238	13,067	248	567,991	47,839	615,830
December.....	42,822	5,256	14,311	248	611,946	37,403	649,349
1958							
January.....	36,189	43	15,730	266	649,146	20,440	669,585
February.....	119,443	298	18,034	266	708,585	62,441	771,026
March.....	74,963	184	19,193	266	789,388	37,324	826,713
April.....	83,350	354	20,206	229	858,659	31,323	889,982
May.....	154,760	632	19,407	229	959,051	66,687	1,025,738
June ⁹	93,332	8,456	19,175	49,378	1,054,458	44,515	1,098,973
July ⁹	38,173	46	18,747	69	1,085,186	33,190	1,118,376
August.....	129,295	410	19,551	69	1,170,578	57,884	1,228,461
September.....	54,743	188	22,646	69	1,221,478	39,198	1,260,676
October.....	40,715	403	26,060	545	1,234,262	40,928	1,275,189

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947–51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions for refund of estimated amount of employee tax overpayment.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956, and, beginning June 1958, from the disability insurance fund to the old-age and survivors insurance fund (see footnote 4).

³ Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes amounts for expenses of plans and construction authorized by P.L. 170, 83d Cong., 1st sess.

⁴ Beginning January 1957, subject to subsequent adjustment (with interest) between the two trust funds; the first adjustment, \$9 million applicable to fiscal year 1956–57, was transferred from the disability trust fund in June 1958.

⁵ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁶ Preliminary.

⁷ Revised to correspond with *Final Statement of Receipts and Expenditures of the U.S. Government*.

⁸ Includes payment of \$124 million to the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951 and 1956.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and unpublished Treasury reports.

any plans for the Conference. The President had issued the call for the sixth White House Conference in May, and in November he appointed the 92-member national committee to direct the organization of the Conference. The committee is composed of leaders in programs serving youth and of young people themselves.

Action on the theme and general

content of the Conference was the most important item on the committee's 2-day agenda. The theme chosen, as a result of the committee's deliberations, is described in the following statement:

The purpose of the 1960 White House Conference is to promote opportunities for children and youth, to

realize their full potential for a creative life in freedom and dignity.

The committee also made plans for organizing its own work in preparing for the Conference and acted on proposals for cooperating with State committees designated by the Governors and with interested national organizations.

Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, October 1957–October 1958, and monthly benefits awarded, October 1958¹

[Amounts in thousands; data corrected to Dec. 10, 1958]

Item	Total			Old-age	Disability 1	Wife's or husband's			Chld's 4			Widow's or wid- ower's	Moth- er's	Par- ent's
	Total	OASI 2	DI 2			Total	OASI 2	DI 2	Total	OASI 2	DI 2			
	Number of beneficiaries													
In current-payment status at end of month:														
1957														
October-----	10,924,296	10,793,162	131,134	6,098,385	131,134	1,799,879	1,799,879	-----	1,475,383	1,475,383	-----	1,068,304	322,543	28,668
November-----	11,025,869	10,885,365	140,504	6,148,681	140,504	1,814,496	1,814,496	-----	1,487,746	1,487,746	-----	1,080,559	325,064	28,819
December-----	11,128,897	10,979,047	149,850	6,197,532	149,850	1,827,048	1,827,048	-----	1,502,077	1,502,077	-----	1,095,137	328,309	28,944
1958														
January-----	11,204,851	11,045,763	159,088	6,236,325	159,088	1,835,330	1,835,330	-----	1,509,355	1,509,355	-----	1,105,984	329,785	28,984
February-----	11,322,172	11,153,256	168,916	6,300,598	168,916	1,853,976	1,853,976	-----	1,518,715	1,518,715	-----	1,119,520	331,398	29,049
March-----	11,460,592	11,282,966	177,626	6,380,180	177,626	1,875,252	1,875,252	-----	1,531,862	1,531,862	-----	1,132,065	334,514	29,093
April-----	11,628,081	11,440,625	187,456	6,476,915	187,456	1,903,624	1,903,624	-----	1,545,811	1,545,811	-----	1,147,164	337,966	29,145
May-----	11,758,464	11,563,890	194,574	6,551,778	194,574	1,925,164	1,925,164	-----	1,557,333	1,557,333	-----	1,160,174	340,209	29,232
June-----	11,905,288	11,704,913	200,375	6,638,500	200,375	1,947,414	1,947,414	-----	1,571,933	1,571,933	-----	1,172,767	344,913	29,386
July-----	12,011,829	11,807,120	204,709	6,703,193	204,709	1,962,299	1,962,299	-----	1,578,996	1,578,996	-----	1,184,581	348,564	29,487
August-----	12,132,135	11,908,076	224,059	6,765,324	224,059	1,975,568	1,975,568	-----	1,587,690	1,587,690	-----	1,198,234	351,743	29,517
September-----	12,228,348	12,002,134	226,214	6,821,294	226,214	1,991,631	1,991,631	-----	1,597,269	1,597,269	-----	1,210,156	352,153	29,631
October-----	12,327,583	12,083,107	244,476	6,866,663	233,541	2,008,305	2,004,403	3,902	1,614,077	1,607,044	7,033	1,221,450	353,787	29,760
Awarded, October 1958-----	155,965	135,466	20,499	66,383	9,365	29,063	24,985	4,078	28,308	21,252	7,056	15,852	6,711	283
	Monthly amount of benefits													
In current-payment status at end of month:														
1957														
October-----	\$592,236.4	\$582,763.2	\$9,473.2	\$392,769.4	\$9,473.2	\$61,764.4	\$61,764.4	-----	\$56,600.7	\$56,600.7	-----	\$54,413.8	\$15,733.4	\$1,481.6
November-----	598,719.9	588,537.4	10,182.5	396,494.0	10,182.5	62,310.4	62,310.4	-----	57,227.5	57,227.5	-----	55,117.9	15,895.0	1,492.5
December-----	605,455.1	594,551.6	10,903.6	400,250.4	10,903.6	62,801.6	62,801.6	-----	57,952.1	57,952.1	-----	55,943.7	16,102.5	1,501.3
1958														
January-----	611,154.7	599,534.1	11,620.6	403,699.2	11,620.6	63,190.5	63,190.5	-----	58,364.6	58,364.6	-----	56,566.9	16,207.4	1,505.5
February-----	619,802.9	607,406.1	12,396.8	409,357.7	12,396.8	64,014.5	64,014.5	-----	58,857.9	58,857.9	-----	57,345.4	16,319.8	1,510.8
March-----	629,411.9	616,320.5	13,091.5	415,822.0	13,091.5	64,908.3	64,908.3	-----	59,485.2	59,485.2	-----	58,067.9	16,522.6	1,514.4
April-----	641,038.3	627,166.5	13,871.8	423,649.3	13,871.8	66,076.3	66,076.3	-----	60,192.7	60,192.7	-----	58,959.0	16,760.7	1,519.5
May-----	649,699.0	635,257.6	14,441.4	429,409.4	14,441.4	66,920.1	66,920.1	-----	60,751.2	60,751.2	-----	59,716.6	16,934.4	1,526.0
June-----	659,684.1	644,773.1	14,911.0	436,244.4	14,911.0	67,821.1	67,821.1	-----	61,471.1	61,471.1	-----	60,457.4	17,241.1	1,538.0
July-----	667,363.5	652,102.1	15,261.5	441,563.1	15,261.5	68,460.4	68,460.4	-----	61,879.5	61,879.5	-----	61,149.5	17,503.9	1,545.7
August-----	677,727.1	659,425.0	18,302.2	446,748.6	18,302.2	69,053.8	69,053.8	-----	62,392.7	62,392.7	-----	61,955.0	17,725.5	1,549.4
September-----	684,620.2	666,089.0	18,531.2	451,347.4	18,531.2	69,737.2	69,737.2	-----	63,012.9	63,012.9	-----	62,674.0	17,758.8	1,558.7
October-----	690,935.7	671,456.3	19,479.4	454,946.3	19,142.6	70,373.3	70,238.2	\$135.1	63,731.8	63,530.1	\$201.7	63,329.8	17,843.7	1,568.2
Awarded, October 1958-----	9,132.3	7,983.8	1,148.5	4,928.1	803.2	1,041.4	898.5	142.9	1,072.1	869.8	202.4	884.1	385.7	17.6

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the

disability insurance trust fund to disability insurance (disabled worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

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(Continued from page 14)

Quarterly, London, Vol. 32, Sept.-Nov. 1958, pp. 63-66. 2s. 6d.

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Reports on homemaker and counseling services and on private residence programs for aged persons.

FEDERAL COUNCIL ON AGING. *Federal*

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Washington: U. S. Govt. Print. Off., 1958. 31 pp. 15 cents.

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LENZER, ANTHONY; POND, ADELE S.; and SCOTT, JOHN. *Michigan's Older People: Six Hundred Thousand Over Sixty-five*. Ann Arbor: Michigan Legislative Advisory Council

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NEW YORK. STATE. GOVERNOR'S CONFERENCE ON PROBLEMS OF THE AGING. *Salute to the Aging: A Guide to New York State Services for Senior Citizens*. Albany: The Conference, 1958. 78 pp. (Obtainable from the Office of the Special As-
(Continued on page 27)

Table 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1958 ¹

Region and State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment ²
		Total ³	Women	Total	Women	All types of unemployment ³			Total unemployment		
						Weeks com- pensated	Benefits paid ⁴	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	⁵ 513,681	1,258,509	427,675	7,929,503	2,804,402	7,156,915	\$210,300,156	1,555,851	6,573,634	\$30.45	⁶ 1,722,442
Region I:											
Connecticut.....	8,030	26,740	12,262	171,748	69,886	160,889	5,549,817	34,976	153,443	35.31	36,883
Maine.....	1,678	7,835	2,784	49,781	25,625	46,865	970,928	10,188	40,196	21.81	11,087
Massachusetts.....	16,752	51,194	26,218	275,571	127,691	252,699	7,138,433	54,935	206,587	31.17	59,288
New Hampshire.....	1,570	4,548	2,087	27,182	14,071	23,812	530,913	5,177	20,624	23.81	5,845
Rhode Island.....	1,578	9,784	5,382	51,404	25,666	46,741	1,217,773	10,161	41,559	27.49	11,038
Vermont.....	1,031	2,106	870	11,504	5,634	10,315	242,385	2,242	9,473	24.27	2,576
Region II:											
New Jersey.....	11,358	56,354	22,914	386,522	180,796	368,297	11,589,402	80,065	323,609	32.65	83,564
New York.....	72,378	212,046	88,544	1,072,831	431,628	1,016,222	33,142,657	220,918	901,136	34.58	233,473
Puerto Rico.....	5,210	728	180	7,396	2,643	1,297	32,205	282	1,288	24.91	-----
Virgin Islands.....	212	2	0	31	0	23	399	5	22	17.55	-----
Region III:											
Delaware.....	477	2,880	825	16,088	5,211	15,566	490,348	3,384	14,818	32.12	3,511
District of Columbia.....	4,118	3,599	1,223	26,852	11,194	23,920	634,442	5,200	23,343	26.69	5,822
Maryland.....	5,292	21,343	6,349	133,289	38,904	130,873	3,920,482	28,451	122,807	30.61	28,653
North Carolina.....	15,452	22,380	10,084	132,914	63,738	133,875	2,751,852	29,103	124,164	21.15	32,191
Pennsylvania.....	20,450	145,723	46,249	1,047,857	324,902	960,014	27,497,490	208,699	883,078	29.84	225,117
Virginia.....	6,999	12,157	4,139	63,340	23,823	51,600	1,184,570	11,217	48,872	23.53	13,812
West Virginia.....	1,548	10,895	1,326	127,468	17,637	107,386	2,519,282	23,345	101,676	23.95	27,465
Region IV:											
Alabama.....	8,518	17,004	3,887	127,491	31,939	104,365	2,359,951	22,688	99,902	22.94	27,746
Florida.....	19,974	21,456	7,096	156,272	71,633	119,479	2,757,917	25,974	113,018	23.49	33,533
Georgia.....	10,146	17,292	6,083	127,618	57,835	105,619	2,426,912	22,961	98,540	23.62	28,102
Mississippi.....	9,907	7,705	2,761	51,072	18,365	36,275	767,890	7,886	33,546	21.69	10,833
South Carolina.....	7,227	9,732	3,696	63,101	30,231	51,187	1,094,605	11,128	47,275	21.84	13,648
Tennessee.....	8,576	17,146	6,411	149,560	60,569	129,107	2,725,937	28,067	119,271	21.62	32,445
Region V:											
Kentucky.....	4,700	14,543	4,203	130,841	38,437	99,652	2,607,567	21,663	91,133	27.21	28,077
Michigan.....	9,128	65,279	10,965	551,947	100,075	466,417	16,558,055	101,395	453,467	35.99	119,987
Ohio.....	19,832	62,587	14,469	426,012	117,728	384,427	11,985,609	83,571	364,271	31.94	90,631
Region VI:											
Illinois.....	19,792	59,531	20,718	436,248	166,781	393,518	11,378,872	85,547	361,111	29.85	95,465
Indiana.....	6,490	26,320	7,924	143,036	44,145	138,762	3,885,008	30,166	125,706	29.20	33,855
Minnesota.....	10,242	13,736	3,672	86,485	29,050	73,894	2,074,735	16,064	69,678	28.63	18,765
Wisconsin.....	8,457	20,258	5,019	132,704	33,252	110,202	3,780,130	23,957	99,792	34.80	29,303
Region VII:											
Iowa.....	8,321	4,469	1,698	23,234	12,738	19,710	459,065	4,285	17,682	24.28	5,124
Kansas.....	8,694	5,892	1,789	38,396	14,940	37,074	1,075,102	8,060	35,287	29.37	8,352
Missouri.....	7,874	36,395	17,347	159,784	63,831	129,825	3,232,328	28,223	107,749	27.64	34,852
Nebraska.....	6,281	2,125	950	12,794	8,558	12,110	314,045	2,633	11,552	26.56	2,794
North Dakota.....	2,783	654	150	2,312	1,040	1,402	34,113	305	1,120	26.12	641
South Dakota.....	2,538	664	210	2,263	1,229	1,703	38,812	370	1,523	23.85	529
Region VIII:											
Arkansas.....	7,475	10,579	3,926	56,974	17,953	34,556	702,453	7,512	31,415	20.96	12,583
Louisiana.....	8,320	16,301	2,331	114,903	20,461	113,588	3,461,656	24,693	105,816	30.29	24,362
Oklahoma.....	11,892	9,529	2,608	64,875	24,755	49,209	1,199,831	10,698	45,804	24.28	14,135
Texas.....	46,261	30,583	7,779	214,772	61,286	209,099	5,028,631	45,456	197,776	24.49	50,318
Region IX:											
Colorado.....	7,681	5,315	1,373	24,981	8,531	23,535	751,221	5,116	21,967	32.77	5,398
Montana.....	2,978	3,145	906	15,221	5,941	18,393	498,113	3,998	18,393	26.97	3,963
New Mexico.....	3,723	4,327	666	16,696	3,665	11,968	304,129	2,602	11,123	26.08	3,403
Utah.....	3,886	2,864	775	14,508	6,079	14,566	435,003	3,167	13,391	30.39	3,428
Wyoming.....	1,935	972	246	4,206	1,507	4,068	136,678	884	3,588	33.79	1,115
Region X:											
Arizona.....	5,601	6,125	1,701	33,186	12,218	25,222	741,642	5,483	23,917	29.81	7,208
California.....	39,192	122,504	41,039	658,783	261,474	641,848	20,675,449	139,532	601,625	33.15	142,290
Hawaii.....	686	2,052	1,044	11,327	6,126	9,940	241,082	2,161	8,059	26.71	(⁷)
Nevada.....	2,234	2,864	780	13,026	4,590	11,662	417,378	2,535	10,975	36.44	2,985
Region XI:											
Alaska.....	638	2,677	369	8,986	2,082	9,623	326,117	2,092	8,842	34.18	(⁷)
Idaho.....	4,177	2,591	662	11,714	4,696	10,132	317,888	2,203	9,496	31.93	2,720
Oregon.....	5,606	15,633	3,808	74,448	29,185	62,250	1,989,800	13,533	57,877	32.61	16,662
Washington.....	7,745	27,346	7,148	167,949	62,428	142,134	4,103,054	30,899	135,252	29.32	36,867

¹ Includes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁵ Includes 38 placements made during October in Guam.

⁶ Excludes Alaska and Hawaii.

⁷ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 6.—Public assistance in the United States, by month, October 1957–October 1958¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	Total	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	
			Families	Recipients										
				Total ³										Children
Number of recipients														
Percentage change from previous month														
1957														
October.....		2,495,806	651,466	2,433,434	1,861,730	108,451	287,410	298,000	-----	+0.1	+0.8	(⁵)	+0.6	
November.....		2,491,269	656,937	2,456,377	1,879,614	108,476	288,939	313,000	-----	-2	+9	(⁵)	+5.0	
December.....		2,487,117	667,203	2,498,041	1,913,079	108,431	291,182	345,000	-----	-2	+1.7	(⁵)	+10.2	
1958														
January.....		2,480,763	678,027	2,540,988	1,946,024	108,213	293,457	392,000	-----	-3	+1.7	-0.2	+8	
February.....		2,474,483	689,981	2,587,555	1,981,715	107,728	295,696	423,000	-----	-3	+1.8	-4	+8	
March.....		2,470,650	704,498	2,641,820	2,023,535	107,787	299,867	452,000	-----	-2	+2.1	+1	+1.4	
April.....		2,465,980	716,296	2,687,845	2,057,926	107,898	304,862	454,000	-----	-2	+1.7	+1	+1.7	
May.....		2,464,344	725,007	2,720,879	2,082,804	108,144	309,486	430,000	-----	-1	+1.2	+2	+1.5	
June.....		2,460,308	728,303	2,732,797	2,091,823	108,332	312,594	418,000	-----	-2	+4	+2	-2.9	
July.....		2,458,816	729,383	2,737,594	2,095,083	108,888	315,977	405,000	-----	-1	+2	+5	+1.1	
August.....		2,456,108	732,084	2,749,691	2,105,803	109,118	318,162	384,000	-----	-1	+4	+2	+7	
September.....		2,454,335	736,518	2,772,001	2,122,038	109,342	320,525	381,000	-----	-1	+8	+2	+7	
October.....		2,455,486	741,674	2,793,004	2,140,105	109,595	323,102	385,000	-----	(⁵)	+8	+2	+8	
Amount of assistance														
Percentage change from previous month														
1957														
October.....	\$263,898,000	\$151,360,052	\$65,176,163		\$7,179,230	\$17,093,589	\$17,161,000	+2.8	+2.6	+2.9	+3.3	+1.3	+6.6	
November.....	264,856,000	150,609,164	65,739,219		7,159,964	17,296,872	17,854,000	+4	-5	+9	-3	+1.2	+4.0	
December.....	269,683,000	150,948,294	67,209,427		7,194,914	17,513,785	20,593,000	+1.8	+2	+2.2	+5	+1.3	+15.3	
1958														
January.....	274,822,000	151,556,872	68,618,260		7,186,896	17,741,403	23,601,000	+1.9	+4	+2.1	-1	+1.3	+14.6	
February.....	277,812,000	151,148,944	70,006,308		7,168,489	17,909,801	25,228,000	+1.1	-3	+2.0	-3	+9	+6.9	
March.....	284,037,000	151,452,623	72,016,077		7,189,851	18,198,077	27,579,000	+2.2	+2	+2.9	+3	+1.6	+9.3	
April.....	285,219,000	151,005,948	73,455,231		7,190,966	18,476,575	27,728,000	+4	-3	+2.0	(⁵)	+1.5	+5	
May.....	285,647,000	151,341,092	74,261,886		7,196,910	18,703,578	26,433,000	+2	+2	+1.1	+1	+1.2	+4.7	
June.....	285,039,000	151,039,392	74,577,773		7,228,324	18,976,457	25,737,000	-2	-2	+4	+4	+1.5	-2.6	
July.....	283,150,000	150,879,302	74,322,328		7,258,645	18,999,364	24,633,000	-7	-1	-3	+4	+1	-4.3	
August.....	283,116,000	151,601,826	74,628,815		7,251,302	19,200,760	23,185,000	(⁵)	+5	+4	-1	+1.1	-5.9	
September.....	285,280,000	151,646,499	76,054,556		7,323,967	19,503,923	23,385,000	+8	(⁵)	+1.9	+1.0	+1.6	+9	
October.....	292,508,000	155,459,298	77,750,561		7,402,929	19,947,347	24,775,000	+2.5	+2.5	+2.2	+1.1	+2.3	+5.9	

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Excludes Idaho; data not available. Percentage change based on data for 52 States.

⁵ Increase of less than 0.05 percent.

⁶ Decrease of less than 0.05 percent.

(Continued from page 25)

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- "Pensions Insurance in Poland." *Industry and Labor*, Geneva, Vol. 20, Oct. 1, 1953, pp. 176-281. 25 cents.
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Public Welfare

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- TION. *Building Sound Staff Development*. (Series on Services and Training-II.) Chicago: The Association, 1958. 27 pp. 50 cents.
- The Staff Development Function in Administration, by Evalyn G. Weller; Staff Training: Purpose and Policy, by Martha Moscrop; and The Staff Development in Kansas, by Freda F. Burnside.
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Table 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1958¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total	\$16,141,208	\$4,588,363	\$522,264	\$2,799,409	² \$7,173,000
Alabama	1,660	833	9	218	1
Alaska				(³)	⁴ 20,638
Arkansas	243,076	21,994	9,046	31,209	
California	1,596,114	893,226	84,198		64,046
Colorado	574,480	39,738	2,633	11,451	99,192
Connecticut	336,996	162,648	5,104	84,045	(⁵)
Delaware			756		
District of Columbia	447	572	180	708	403
Florida	18,552		567	3,230	(⁵)
Hawaii	8,424	32,649	581	6,000	
Illinois	1,906,174	428,024	64,730	454,493	⁴ 561,676
Indiana	437,636	116,122	20,459	(³)	⁴ 283,361
Iowa				(³)	⁴ 244,318
Kansas	306,821	72,372	6,284	53,750	40,514
Louisiana	212,311	11,824	3,598	48,273	5,131
Maine	108,765	15,795	4,620	18,756	⁴ 55,817
Maryland	30,231	55,300	1,148	23,455	
Massachusetts	1,656,112	145,143	27,871	311,802	163,943
Michigan	251,792	38,277	4,176	12,022	208,466
Minnesota	1,159,550	152,685	28,505	8,923	251,851
Montana	1,972	122	537	625	⁴ 202,107
Nebraska	313,060	7,175	29,920	26,843	⁴ 24,383
Nevada	15,684		948	(³)	(³)
New Hampshire	78,405	14,993	2,717	10,440	(³)
New Jersey	511,445	31,402	218	111,114	160,102
New Mexico	184,701	164,184	3,552	31,500	12,051
New York	1,930,339	1,031,868	74,064	880,393	179,244
North Carolina	95,433	44,586	4,038	48,656	⁴ 232,573
North Dakota	122,458	24,416	1,204	21,116	⁴ 19,318
Ohio	860,502	36,710	31,577	98,960	⁴ 1,306,319
Oklahoma	973,814	217,191	19,944	94,632	(⁵)
Oregon	357,352	32,229	2,709	86,224	63,331
Pennsylvania	250,620	245,105	55,211	101,478	168,197
Rhode Island	79,244	69,740	780	34,678	⁴ 81,875
South Carolina					⁴ 8,109
South Dakota					⁴ 124,955
Tennessee	108,207	38,984	4,918	15,068	
Utah	51,588	29,346	1,278	11,700	1,699
Virgin Islands	315	128	6	51	135
Virginia	41,431		2,176	11,801	⁴ 12,690
Washington	679,182	197,211	7,743	78,879	149,894
West Virginia	63,593	56,162	2,700	23,323	⁴ 7,398
Wisconsin	539,381	154,499	11,165	38,652	243,208
Wyoming	33,341	5,110	395	4,851	22,757

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.
² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting

these data semiannually but not on a monthly basis.
³ No program for aid to the permanently and totally disabled.
⁴ Includes payments made in behalf of recipients of the special types of public assistance.
⁵ Data not available.

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OSBORN, PHYLLIS. "Selected Observations on the National Assistance Program of Great Britain." *Social Service Review*, Chicago, Vol. 32, Sept. 1958, pp. 258-286. \$2.25.

TOLLEN, SUSANNE D. "How to Motivate Recipients Toward Self-Support and Self-Care." *Public Welfare*, Chicago, Vol. 16, Oct. 1958, pp. 208-212 ff. \$1.

Child Welfare

BERNERT, ELEANOR H. *America's Children.* (Census Monograph Series.) New York: John Wiley & Sons, Inc., 1958. 185 pp. \$6.
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BLOCH, HERBERT A. "They Are Not

Born Criminals." *Federal Probation*, Washington, Vol. 22, Sept. 1958, pp. 15-20. Free.

CHILD WELFARE LEAGUE OF AMERICA. *Guide for Planning and Operating an Adoption Resource Exchange.* New York: The League, 1957. 19 pp. Processed. \$1.

LAWDER, ELIZABETH A. "A Limited Number of Older Children in Adoption: A Brief Survey." *Child Welfare*, New York, Vol. 37, Nov. 1958, pp. 1-5. 45 cents.

LERMAN, PAUL. "Group Work with Youth in Conflict." *Social Work*, New York, Vol. 3, Oct. 1958, pp. 71-77. \$1.75.

MERKLING, GERTRUDE. "Giant Steps in Day Care." *Child Welfare*, New York, Vol. 37, Oct. 1958, pp. 31-34. 45 cents.

Table 8.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, October 1958¹

State	Old-age assistance			Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ⁴
Total, 53 States ⁴	\$63.31	\$56.97	\$6.57	\$27.84	\$26.24	\$1.64	\$67.56	\$62.94	\$4.77	\$61.74	\$53.43	\$8.66
Alabama	43.67	43.65	.02	7.02	7.01	.01	34.70	34.70	.01	32.35	32.33	.02
Arkansas	48.02	43.74	4.33	15.56	14.81	.76	53.71	49.30	4.43	35.12	30.69	4.47
California	84.91	79.04	6.00	45.78	42.15	3.79	103.98	98.12	6.00			
Colorado	96.30	85.29	11.01	31.98	30.48	1.50	76.09	67.95	8.36	60.40	58.29	2.10
Connecticut	112.16	90.16	22.00	48.59	41.27	7.31	102.81	86.81	16.00	128.27	89.27	39.00
Delaware							68.84	66.27	2.82			
District of Columbia	60.51	60.36	.14	33.21	33.17	.04	69.52	68.75	.77	71.40	71.11	.29
Florida	53.15	52.90	.27				57.84	57.62	.22	57.41	56.95	.48
Hawaii	54.93	49.38	5.55	32.50	29.18	3.32	63.61	57.01	6.60	66.84	61.26	5.58
Illinois	67.85	46.48	23.58	38.29	35.07	3.22	79.32	60.41	20.04	83.21	59.55	24.97
Indiana	56.31	42.81	14.25	27.85	25.18	2.89	68.43	58.62	10.63	(⁵)	(⁵)	(⁵)
Kansas	76.24	66.85	10.05	35.85	32.54	3.55	81.87	72.13	10.09	78.90	67.29	12.45
Louisiana	66.73	65.03	1.71	20.65	20.53	.12	73.40	72.04	1.42	50.31	47.15	3.18
Maine	58.35	49.36	9.00	26.57	25.72	.85	64.02	54.02	10.00	64.96	53.00	12.00
Maryland	55.93	52.84	3.09	26.76	25.00	1.77	60.55	58.04	2.51	63.88	59.55	4.33
Massachusetts	96.14	76.89	19.66	46.29	43.27	3.13	120.71	107.87	13.47	114.77	84.14	32.35
Michigan	67.59	63.86	3.77	35.89	35.47	.42	72.99	70.70	2.29	81.71	78.52	3.19
Minnesota	84.36	60.36	24.00	43.19	38.26	4.94	97.22	71.81	25.41	61.40	57.36	4.38
Montana	61.80	61.54	.25	32.28	32.27	.02	68.87	67.47	1.40	68.90	68.49	.42
Nebraska	64.99	46.05	19.25	27.20	26.53	.67	81.35	50.85	30.81	67.88	50.09	18.06
Nevada	68.50	62.50	6.00				100.15	94.22	5.92	(⁵)	(⁵)	(⁵)
New Hampshire	69.50	54.52	15.00	40.23	36.44	3.82	73.35	62.35	11.00	86.36	56.36	30.00
New Jersey	83.66	57.26	26.39	43.58	42.59	.99	80.19	80.13	.24	92.16	72.03	20.13
New Mexico	64.85	47.18	17.67	29.73	23.54	6.19	60.27	51.04	9.23	65.18	50.34	14.84
New York	97.40	77.73	21.82	42.11	38.34	3.98	102.66	86.65	17.94	96.12	75.85	22.52
North Carolina	38.11	36.23	1.88	18.51	18.05	.46	46.94	46.25	.81	43.66	40.76	2.90
North Dakota	80.48	65.86	16.13	36.32	33.17	3.85	66.61	58.23	11.05	88.65	70.92	20.25
Ohio	68.48	58.91	9.57	26.09	25.68	.41	65.65	57.29	8.48	64.94	55.16	9.97
Oklahoma	73.16	62.68	10.49	29.67	25.94	3.73	89.28	78.67	10.60	81.87	70.91	10.96
Oregon	77.15	58.63	19.50	37.15	36.15	1.64	82.38	73.64	9.25	83.47	67.76	18.14
Pennsylvania	51.30	46.14	5.17	29.47	27.93	1.55	62.76	59.64	3.11	59.51	52.97	6.55
Rhode Island	72.78	61.81	11.00	34.98	30.59	4.39	71.20	65.20	6.00	78.96	64.99	14.00
Tennessee	40.10	38.20	1.90	18.70	18.19	.51	44.01	42.31	1.70	43.50	41.20	2.30
Utah	65.35	59.35	6.00	36.72	34.22	2.51	70.31	64.36	5.94	70.57	64.66	5.92
Virgin Islands	20.36	19.90	.52	9.84	9.67	.16	(⁵)	(⁵)	(⁵)	22.30	21.79	.50
Virginia	37.87	35.25	2.68				44.66	42.84	1.82	43.53	41.54	2.04
Washington	88.59	76.29	12.47	43.86	39.02	4.85	97.49	87.46	10.26	98.15	85.32	13.08
West Virginia	35.67	32.69	2.98	23.46	22.73	.73	39.73	37.25	2.49	38.88	35.78	3.09
Wisconsin	73.28	60.81	14.15	44.22	40.29	4.89	75.27	65.78	10.83	111.14	83.45	30.43
Wyoming	71.73	62.55	9.17	36.65	34.62	2.03	71.74	65.76	5.98	73.00	63.43	9.57

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ May also include small amounts for assistance in kind and vendor payments for other than medical care. Averages based on number of cases receiving payments. See tables 9-12 for average payments for State programs under which no vendor payments for medical care were made.

⁴ For aid to the permanently and totally disabled represents data for the 48 States with programs in operation.

⁵ No program for aid to the permanently and totally disabled.

⁶ Average payment not computed on base of less than 50 recipients.

Recognizing a child's emotional needs in the day-care center.

NATIONAL PROBATION AND PAROLE ASSOCIATION. *Standards and Guides for the Detention of Children and Youth.* New York: The Association, 1958. 142 pp. \$2.

"Sets forth sound detention practices, points out pitfalls in the overuse of detention, and indicates important relationships between detention and other preventive and corrective services."

PECK, HARRIS B. "A Pattern for Prevention and Early Treatment." *Child Welfare*, New York, Vol. 37, Oct. 1958, pp. 1-6. 45 cents.

Outlines a program for the treatment of juvenile delinquency.

Health and Medical Care

ABBE, LESLIE MORGAN, and BANEY, ANNA MAE. *The Nation's Health Facilities: Ten Years of the Hill-Burton Hospital and Medical Facilities Program, 1946-1956.* (Public Health Service Publication No. 616.) Washington: U. S. Govt. Print. Off., 1958. 181 pp. \$1.25.

Reviews the status of each type of health facility reported by State plans under the Hill-Burton program.

FEIN, RASHI. *Economics of Mental*

Illness. (Joint Commission on Mental Illness and Health, Monograph Series, No. 2.) New York: Basic Books, Inc., 1958. 164 pp. \$3.

An analysis of the direct and indirect costs of mental illness.

"Frontiers of Service to the Handicapped." *Employment Security Review*, Washington, Vol. 25, Sept. 1958, entire issue. 20 cents.

NATIONAL CONFERENCE ON LABOR HEALTH SERVICES. *Papers and Proceedings . . . Washington, D. C., June 16-17, 1958.* Washington: American Labor Health Association (Continued on page 31)

Table 9.—Old-age assistance: Recipients and payments to recipients, by State, October 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1958 in—		October 1957 in—	
				Number	Amount	Number	Amount
Total ²	2,455,486	\$155,459,298	\$63.31	(³)	+2.5	-1.6	+2.7
Ala.	102,465	4,474,225	43.67	(⁴)	+15.4	-2.4	-1.1
Alaska	1,497	91,976	61.44	-0.6	-6	-3.9	-7.6
Ariz.	14,057	774,603	55.10	-1	-1	-8	-1.6
Ark.	58,152	2,696,640	45.02	+2	+6	+3	+7.3
Calif.	266,019	22,588,999	84.91	+1	+1.9	+3	+8
Colo. ²	52,163	5,023,266	96.30	+1	+4.6	-3	+17.3
Conn.	15,318	1,718,092	112.16	-1	+2.1	-1.0	+19.5
Del.	1,518	74,610	49.15	+2	-3	-6.8	-7.1
D. C.	3,118	188,655	60.51	+4	+5	+6	+9.0
Fla.	69,851	3,712,757	53.15	+1	-5	+6	+3.7
Ga.	98,427	4,270,426	43.39	-1	-1	-3	+6
Hawaii	1,519	83,438	54.93	-1	+4.1	-3.6	+3.6
Idaho	7,883	516,750	65.55	-4	+7.7	-3.8	+4.1
Ill.	80,839	5,484,538	67.85	-3	+2	-4.8	-4.6
Ind.	30,710	1,729,241	56.31	+1.1	-1.7	-3.8	-3.1
Iowa	36,628	2,474,098	67.55	-4	-4	-4.1	-3.5
Kans.	30,536	2,328,183	76.24	+4	+3.4	-4.1	+2.3
Ky.	57,101	2,512,529	44.00	-2	+13.5	-2.8	+10.7
La.	124,372	8,299,642	66.73	+1	+5.8	-5	+5.1
Maine	12,085	705,144	58.35	-4	+2.3	+8	+5.6
Md.	9,770	546,439	55.93	+2	+7	-2	+8.1
Mass.	84,249	8,069,322	96.14	-1	-1.0	-2.3	-1.2
Mich.	66,777	4,513,264	67.59	-1	-3.0	-2.1	(⁵)
Minn.	48,324	4,076,425	84.36	(⁶)	+2.0	-2.4	+5.4
Miss.	81,501	2,415,819	29.64	+1	-1	-2	+3.9
Mo.	122,075	6,902,400	56.54	-1	+3.5	-2.7	+9
Mont.	7,738	478,205	61.80	0	+1	-5.2	-5.4
Nebr.	16,262	1,056,932	64.99	+1	+5	-3.8	+5.7
Nev.	2,615	179,115	68.50	+3	+3	+2.2	+3.2
N. H.	5,227	363,296	69.50	-3	+2.9	-4.7	-2.3
N. J.	19,377	1,621,057	83.66	(⁷)	+1.1	-2	+4.1
N. Mex.	10,453	677,826	64.85	+3	+21.5	+3.6	+26.7
N. Y.	88,462	8,615,933	97.40	+3	+1.5	-2.9	+4.9
N. C.	50,762	1,934,343	38.11	(⁸)	+1.8	-1.6	+3.4
N. Dak.	7,592	611,041	80.48	+1.3	-5	-2.3	-3.2
Ohio	89,885	6,155,385	68.48	-2	+5.4	-4.1	+1.8
Okla.	92,866	6,794,214	73.16	-1	-1	-1.5	-1.1
Oreg.	18,323	1,413,543	77.15	+2.4	-6.8	+1.8	+1.5
Pa.	48,505	2,488,466	51.30	-1	(⁹)	-3.2	-7
P. R.	40,672	331,629	8.15	-2	-1	-4.1	-3.2
R. I.	7,204	524,311	72.78	+1	-2	-3.1	+3
S. C.	35,148	1,339,375	38.11	-3	-2	-4.0	-2.1
S. Dak.	9,613	500,025	52.02	-4	-1	-4.0	+1.8
Tenn.	56,951	2,283,949	40.10	-1	+2	-1.5	+7.7
Tex.	224,525	11,678,152	52.01	(¹⁰)	+10.5	+2	+15.5
Utah	8,595	561,719	65.35	(¹¹)	+5	-3.9	-2.9
Vt.	6,029	308,039	51.09	-5	-5	-5.5	-4.4
V. I.	603	12,276	20.36	-2	+2	-6.1	+2.8
Va.	15,577	589,884	37.87	+1	+6	-2.9	+3.7
Wash.	54,449	4,823,524	88.59	+1	+1	-2.3	-5.5
W. Va.	21,342	761,221	35.67	(¹²)	-1	-3.1	+2.6
Wis.	38,122	2,793,631	73.28	+1.8	-1.7	-2.4	-8.2
Wyo.	3,635	260,726	71.73	-3	+1.7	-3.0	+2.6

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 4,021 recipients aged 60-64 in Colorado and payments of \$360,557 to these recipients. Such payments were made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

⁵ In addition, supplemental payments of \$11,732 from general assistance funds were made to 55 recipients.

Table 10.—Aid to the blind: Recipients and payments to recipients, by State, October 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1958 in—		October 1957 in—	
				Number	Amount	Number	Amount
Total ²	109,595	\$7,402,929	\$67.55	+0.2	+1.1	+1.1	+3.1
Ala.	1,661	57,644	34.70	-4	+30.5	-5	-10.6
Alaska	94	6,345	67.50	(³)	(⁴)	(⁵)	(⁶)
Ariz.	822	53,143	64.65	0	+6	+2	+5
Ark.	2,043	109,724	53.71	+3	+2	-7	+3.9
Calif. ³	14,033	1,459,115	103.98	+3	(⁴)	+3.4	+1.6
Colo.	315	23,969	76.09	-6	-1.4	0	+6.4
Conn.	319	32,795	102.81	+9	+3.6	+1.3	+12.1
Del.	268	18,449	68.84	+1.5	-8	+2.3	-2.5
D. C.	233	16,198	69.52	0	+1.0	-5.7	+2.0
Fla.	2,540	146,920	57.84	+2	-4	+1.3	+3.7
Ga.	3,513	169,480	48.24	+3	+3	+1.4	+1.7
Hawaii	88	5,598	63.61	(⁷)	(⁸)	(⁹)	(¹⁰)
Idaho	176	12,253	69.62	+6	+7.7	-1.7	+3.9
Ill.	3,230	256,214	79.32	-2	-4	-2.9	+6.6
Ind.	1,924	131,654	68.43	+2.0	+2.8	+6.1	+8.5
Iowa	1,475	121,650	82.47	-5	-7	+5	-2
Kans.	623	51,003	81.87	+2	-6	-3	+5.3
Ky.	3,246	142,811	44.00	-2	+9.9	-5	+9.8
La.	2,537	186,220	73.40	0	-6	+5.9	+5.6
Maine	462	29,578	64.02	-4	+6.6	-4.1	+1.4
Md.	457	27,673	60.55	-7	-2	-1.1	+5.4
Mass.	2,069	249,753	120.71	+4	-6	+5.9	+12.8
Mich.	1,822	132,996	72.99	+7	-4.1	+2.3	+4
Minn.	1,122	109,076	97.22	-4	-3.2	-2.1	+4.4
Miss.	5,705	220,421	38.64	+1.5	+1.2	+11.5	+11.2
Mo. ²	5,211	312,660	60.00	+3	+3	+1.1	+1.1
Mont.	384	26,447	68.87	+3	-1.6	-5.0	-6.7
Nebr.	971	78,993	81.35	-4	+1.4	-7	-5.7
Nev.	160	16,024	100.15	+1.9	+2.2	+28.0	+29.8
N. H.	247	18,118	73.35	-1.2	+3	-4	+2.4
N. J.	920	73,775	80.19	-2	+1.2	+1.9	+6.6
N. Mex.	385	23,203	60.27	+8	+8.3	-2.8	+4.6
N. Y.	4,128	423,774	102.66	+4	+2.1	-2.3	+4.0
N. C.	4,995	234,462	46.94	-1	+2.2	+2.3	+5.1
N. Dak.	109	7,260	66.61	-9	-9.8	-2.7	+3.0
Ohio	3,722	244,367	65.65	-3	+2.9	(¹¹)	+1.4
Okla.	1,881	167,929	89.28	0	+4	-2.3	-3
Oreg.	263	24,138	82.38	+2.1	-2.4	-3.6	-5.4
Pa. ³	17,728	1,112,552	62.76	+3	+4	(¹²)	+2
P. R.	1,805	14,562	8.07	-2	-2	+1.3	+1.7
R. I.	130	9,256	71.20	-1.5	-2	+4.8	+5.3
S. C.	1,780	74,978	42.12	-6	-4	+1.3	+2.0
S. Dak.	182	9,430	51.81	-1.1	-1.6	-4.2	+8
Tenn.	2,893	127,312	44.01	-3	-2	-2.2	+4.1
Tex.	6,379	357,450	56.04	+3	+10.1	-1.6	+12.3
Utah	215	15,116	70.31	+5	-3	-2.3	-5.5
Vt.	143	7,408	51.80	-7	-8	+5.9	+3
V. I.	23	523	(¹³)	(¹⁴)	(¹⁵)	(¹⁶)	(¹⁷)
Va.	1,197	53,455	44.66	-1.3	-1.2	-4.8	+2.3
Wash.	755	73,603	97.49	+5	+1	-3.0	-8.8
W. Va.	1,085	43,112	39.73	-2	-2	-3.0	+4.2
Wis.	1,031	77,605	75.27	+1.0	-4.8	-1.2	-10.0
Wyo.	66	4,735	71.74	(¹⁸)	(¹⁹)	(²⁰)	(²¹)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$33,445 to 300 recipients; Missouri, \$43,039 to 701 recipients; and Pennsylvania, \$644,009 to 10,717 recipients.

³ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Decrease of less than 0.05 percent.

Table 11.—Aid to dependent children: Recipients and payments to recipients, by State, October 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		September 1958 in—		October 1957 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	741,674	2,793,004	2,140,105	\$77,750,561	\$104.83	\$27.84	+0.8	+2.2	+14.8	+19.3
Alabama.....	22,856	90,635	70,473	636,097	27.83	7.02	-7	+25.3	+7.8	-29.0
Alaska.....	1,132	3,949	2,928	112,984	99.81	28.61	-2.1	+14.7	-6.5	+9.2
Arizona.....	6,021	23,595	18,118	618,213	102.68	26.20	-1.5	-4.2	+13.0	+13.9
Arkansas.....	7,591	28,932	22,646	450,251	59.31	15.56	+3	-4	-1.2	+9
California.....	66,053	235,575	182,698	10,784,032	163.25	45.78	+1.4	+3.5	+23.7	+29.4
Colorado.....	6,831	26,503	20,680	847,543	124.07	31.98	+1.1	+8	+11.3	+13.9
Connecticut.....	6,777	22,240	16,482	1,080,550	159.44	48.59	+2.4	+4.7	+22.0	+36.4
Delaware.....	1,608	6,012	4,614	139,192	86.56	23.15	+0	+1.1	+9.8	+9.7
District of Columbia.....	3,338	14,769	11,660	491,478	147.24	33.21	+3.6	+2.7	+26.4	+47.8
Florida.....	26,171	95,434	73,715	1,559,638	59.59	16.34	+1.6	+1.5	+14.5	+14.4
Georgia.....	15,709	58,565	44,980	1,297,480	82.59	22.15	+1.1	+1.1	+9.8	+9.1
Hawaii.....	2,555	9,843	7,847	319,896	125.20	32.50	-9	+2.9	-7.5	+9
Idaho.....	1,870	6,863	5,049	276,021	147.60	40.22	-1.6	+1.3	+7.1	+13.7
Illinois.....	32,640	133,073	102,091	5,094,730	156.09	38.29	(0)	+1.0	+24.8	+31.9
Indiana.....	11,066	40,121	30,059	1,117,354	100.97	27.85	+1.6	+1.5	+18.5	+19.2
Iowa.....	8,247	30,514	22,648	1,062,144	128.79	35.04	+1	+3	+13.1	+23.6
Kansas.....	5,510	20,377	15,880	730,426	132.56	35.85	+1.2	+7.7	+11.1	+21.4
Kentucky.....	20,274	73,674	55,537	1,86,642	73.33	20.18	-1.0	+1.6	+4.4	+7.0
Louisiana.....	23,944	97,010	75,032	2,003,274	83.66	20.65	-1.8	-2.3	+7.8	+6.6
Maine.....	5,265	18,503	13,622	491,711	93.39	26.57	+8	+1.0	+13.3	+12.2
Maryland.....	7,597	31,316	24,490	838,056	110.31	26.76	+2.3	+2.2	+13.2	+23.8
Massachusetts.....	13,808	46,434	34,885	2,149,271	155.65	46.29	+1.7	+9	+7.7	+9.5
Michigan.....	25,343	90,186	66,177	3,237,136	127.73	35.89	+1.1	+4	+17.9	+12.6
Minnesota.....	9,023	30,881	23,862	1,333,860	147.83	43.19	+9	+1.2	+9.4	+13.0
Mississippi.....	17,187	65,289	51,354	689,715	40.13	10.56	+1	+2	+20.9	+69.3
Missouri.....	24,825	93,233	70,439	2,064,950	83.18	22.15	+4	+5	+15.2	+8.1
Montana.....	2,014	7,254	5,642	235,467	116.92	32.28	-1.1	-1.5	-3.5	-4.2
Nebraska.....	2,899	10,782	8,170	253,257	101.16	27.20	-4	-7	+3.7	+5.6
Nevada.....	926	3,066	2,337	83,684	90.37	27.29	+7	+2	+39.1	+40.2
New Hampshire.....	1,034	3,927	2,961	157,978	152.78	40.23	+2.0	+9.5	+13.4	+21.2
New Jersey.....	9,523	31,578	23,882	1,376,183	144.51	43.58	+2.1	+2.6	+22.2	+27.8
New Mexico.....	7,051	26,525	20,240	788,744	111.86	29.73	-1.1	+22.5	+5.9	+24.4
New York.....	67,518	259,531	194,233	10,928,043	161.85	42.11	+2.0	+2.6	+16.0	+20.8
North Carolina.....	24,592	96,927	74,644	1,794,489	72.97	18.51	+1.7	+2.3	+17.0	+21.6
North Dakota.....	1,692	6,335	4,926	230,107	136.00	36.32	+2.3	+5	+5.5	+3.9
Ohio.....	22,743	88,592	67,824	2,311,020	101.61	26.09	+1.0	+8.1	+20.9	+28.2
Oklahoma.....	16,895	58,289	44,275	1,729,240	102.35	29.67	+2	+6	+4.9	+7.1
Oregon.....	5,496	19,674	14,892	730,813	132.97	37.15	+7.6	+6	+31.5	+29.4
Pennsylvania.....	40,233	158,380	120,601	4,668,022	116.02	29.47	+1.3	+2.1	+28.0	+28.8
Puerto Rico.....	48,082	179,235	144,022	668,464	14.98	3.73	+8	+7	+10.2	+10.5
Rhode Island.....	4,401	15,886	11,879	555,644	126.25	34.98	+1.1	+1.8	+13.7	+16.3
South Carolina.....	9,526	37,868	29,764	531,904	55.84	14.05	+9	+8	+12.8	+12.3
South Dakota.....	3,117	10,567	8,000	291,798	93.62	27.61	+1	-1.9	+6.3	+13.0
Tennessee.....	20,518	75,774	57,092	1,417,116	69.07	18.70	-1	+1	+10.6	+14.7
Texas.....	25,256	104,399	79,515	1,732,147	68.58	16.59	-1.4	-1.4	+9.1	+4.9
Utah.....	3,309	11,700	8,731	429,669	129.85	36.72	+5	+1.3	+18.7	+20.0
Vermont.....	1,154	4,082	3,074	108,502	94.02	26.58	+1.0	+1.3	+9.9	+13.1
Virgin Islands.....	219	778	656	7,655	34.95	9.84	+9	(0)	-23.3	-15.6
Virginia.....	9,168	36,862	28,882	692,442	75.53	15.78	-3	-3	+7.2	+10.1
Washington.....	11,704	40,661	30,291	1,783,573	152.39	43.86	+1.1	+1.1	+21.5	+22.7
West Virginia.....	19,952	76,808	59,739	1,802,070	90.32	23.46	+7	+8	+13.1	+16.9
Wisconsin.....	8,711	31,605	23,928	1,397,550	160.44	44.22	+2.9	+6.8	+16.8	+15.0
Wyoming.....	700	2,520	1,919	92,346	131.92	35.65	+1.8	+3.2	+14.4	+20.8

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in

determining the amount of assistance.

³ Decrease of less than 0.05 percent.⁴ In addition, supplemental payments of \$127,392 were made from general assistance funds to 2,585 families.

(Continued from page 29)

tion, 1958. 217 pp.

Includes papers on medical care for the American worker and his family by Franz Goldman, Wilbur J. Cohen, and George Baehr, and on methods of assuring the quality of medical care by Milton Terris, Frederick D. Mott, and E. Richard Weinerman.

ROGATZ, PETER, and CROCI, GUIDO M. "Home Care Programs—Their Impact on the Hospital's Role in Medical Care." *American Journal of Public Health and the Nation's Health*, New York, Vol. 48, Sept. 1958, pp. 1125-1133. \$1.25.

U. S. DEPARTMENT OF LABOR, WOMEN'S BUREAU, in cooperation with U. S. DEPARTMENT OF HEALTH, EDUCATION,

AND WELFARE, OFFICE OF VOCATIONAL REHABILITATION. *Help for Handicapped Women*. (Women's Bureau Pamphlet No. 5: 1958.) Washington: U. S. Govt. Print. Off., 1958. 52 pp. 40 cents.

Describes the vocational rehabilitation program and discusses occupations of women after rehabilitation, community resources for the handicapped, and careers in rehabilitation.

Table 12.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1958¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1958 in—		October 1957 in—	
				Number	Amount	Number	Amount
Total.....	323,102	\$19,947,347	\$61.74	+0.8	+2.3	+12.4	+16.7
Ala.....	12,871	416,389	32.35	-.3	+17.4	+1.4	-8.8
Ark.....	6,978	245,069	35.12	+1	(²)	+2.1	+4.7
Calif.....	4,477	340,599	76.08	+7.5	+8.3	(³)	(³)
Colo.....	5,447	328,979	60.40	-.3	-.6	+3.4	+7.0
Conn.....	2,155	276,431	128.27	+1.4	+3.5	+2.4	+16.5
Del.....	306	19,709	64.41	+7	+1.0	-1.0	+1.2
D. C.....	2,444	174,506	71.40	+1.0	+1.4	-1.0	+7.0
Fla.....	6,786	389,617	57.41	+1.9	+2.1	+14.2	+17.1
Ga.....	16,491	772,819	46.86	+1.1	+1.1	+18.3	+18.7
Hawaii.....	1,075	71,850	66.84	-.7	+2.6	-7.5	-2.8
Idaho.....	943	66,345	70.36	+5	+7.7	+1.6	+11.7
Ill.....	18,199	1,514,429	83.21	+8	+1.1	+38.6	+41.0
Kans.....	4,316	340,520	78.90	-1	+1.1	+2.3	+6.9
Ky.....	7,657	336,878	44.00	+4	+14.7	+33.4	+54.4
La.....	15,161	762,675	50.31	-.9	-1.1	+3.3	+4.0
Maine.....	1,563	101,538	64.96	+2.9	+2.5	+40.9	+44.6
Md.....	5,413	345,778	63.88	+1.8	+1.8	+7.6	+17.2
Mass.....	9,639	1,106,308	114.77	+9	-.8	+2.0	+2.4
Mich.....	3,764	307,562	81.71	+6	-2.3	+22.4	+20.7
Minn.....	2,038	125,138	61.40	+2.2	+2.1	+19.9	+22.1
Miss.....	6,518	193,050	29.62	-.3	-.4	+17.5	+82.8
Mo.....	15,153	882,550	58.24	+1	+3.7	+3.0	+6.1
Mont.....	1,492	102,805	68.90	+7	+1.4	+3.2	+4.3
Nebr.....	1,486	100,877	67.88	+1.1	+1	+8.7	+24.1
N. H.....	348	39,054	86.36	-1.4	-.6	+4.8	+1.9
N. J.....	5,519	508,623	92.16	+1.8	+2.0	+14.7	+16.7
N. Mex.....	2,128	138,708	65.18	+7	+15.6	+11.5	+32.3
N. Y.....	39,099	3,758,127	96.12	+3	+2.4	+1.9	+6.5
N. C.....	16,778	732,601	43.66	+7	+2.4	+10.8	+16.3
N. Dak.....	1,043	92,457	88.65	+1.8	-10.5	+4.4	-4.7
Ohio.....	9,921	644,265	64.94	+1.4	+8.6	+10.3	+35.1
Okla.....	8,635	706,951	81.87	+1.1	+1.9	+12.2	+15.4
Oreg.....	4,754	396,829	83.47	+6.4	-5.3	+26.3	+20.3
Pa.....	15,499	922,397	59.51	+6	+9	+14.8	+17.9
P. R.....	21,286	186,032	8.74	(²)	+1	+1.9	+1.6
R. I.....	2,477	195,594	78.96	+3.1	+3.3	+35.8	+36.8
S. C.....	7,766	271,154	34.92	+8	+9	+1.1	+1.8
S. Dak.....	1,028	53,742	52.28	+1.2	+1.1	+9.7	+14.0
Tenn.....	6,551	284,970	43.50	+3.7	+5.4	+47.3	+59.2
Tex.....	3,919	203,422	51.91	+5.0	+16.1	(³)	(³)
Utah.....	1,977	139,524	70.57	+1.2	+1.1	+11.6	+11.1
Vt.....	747	39,956	53.49	+8	+1.4	+20.9	+20.8
V. I.....	101	2,252	22.30	-1.0	0	-7.3	+3.3
Va.....	5,787	251,925	43.53	+6	+9	+7.9	+12.9
Wash.....	6,030	591,837	98.15	+8	+1.7	+9.8	+2.9
W. Va.....	7,540	293,119	38.88	-.7	+4	-3.7	+3.8
Wis.....	1,290	143,377	111.14	+2.1	-.8	+4.5	-6.1
Wyo.....	507	37,010	73.00	0	+3.5	+6	+7.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Increase of less than 0.05 percent.

³ Not computed; September 1957 first month of operation.

Table 13.—General assistance: Cases and payments to cases, by State, October 1958¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1958 in—		October 1957 in—	
				Number	Amount	Number	Amount
Total ²	385,000	\$24,775,000	\$64.27	+1.3	+5.9	+29.4	+44.4
Ala.....	105	1,348	12.84	-10.3	-12.9	(³)	(³)
Alaska.....	193	12,837	66.51	+9.7	+10.2	+26.1	+27.2
Ariz.....	2,695	115,445	42.84	+1.6	+1.9	+20.5	+16.6
Ark.....	415	5,367	12.93	+2.5	+9.3	+32.6	+31.5
Calif.....	34,608	1,891,986	54.67	+3.0	+1.7	+12.6	+15.1
Colo.....	1,420	56,422	39.73	-.1	+3.5	+8.6	+15.2
Conn.....	4,708	412,182	72.21	+4	+8.3	+58.7	+79.1
Del.....	1,709	103,579	60.61	+1.4	-.6	+26.6	+29.3
D. C.....	1,223	87,771	71.77	+3.7	+3.2	+51.7	+61.8
Fla.....	9,700	280,000					
Ga.....	2,262	56,990	25.19	0	+4.1	+2.4	+9.7
Hawaii.....	1,269	84,202	66.35	+1.0	+5.6	-.5	+8.5
Ill.....	36,491	3,018,187	82.71	+4.9	+14.2	+31.0	+37.9
Ind. ⁴	24,458	846,661	34.62	-2.7	+2.4	+80.4	+90.3
Iowa.....	3,597	98,344	27.34	-1.1	-26.1	+3.8	-16.3
Kans.....	1,897	113,908	60.05	-.4	+2.7	+9.9	+21.1
Ky.....	2,677	95,491	35.67	-5.6	-3.9	-4.7	+1
La.....	9,926	442,243	44.55	+5	+2	+3.2	+3.1
Maine.....	2,451	96,372	39.32	-.3	+3.1	+16.6	+16.2
Md.....	2,350	138,288	58.85	+1.7	+2.9	+17.6	+21.2
Mass.....	8,761	644,676	73.58	(⁵)	+9.6	+2.1	+17.8
Mich.....	40,412	4,033,415	99.81	+13.8	+19.5	+81.8	+109.8
Minn.....	7,081	500,907	70.74	+2.0	+7.5	+28.2	+47.5
Miss.....	960	13,832	14.41	+4.1	+4	-2	+2.0
Mo.....	7,546	482,644	63.96	+3.6	+3.0	+12.7	+46.1
Mont.....	996	46,139	46.32	-9.6	-7.3	+63.5	+114.5
Nebr.....	1,077	52,812	49.04	+7	+12.2	-2.5	+12.7
Nev. ⁵	600	13,200					
N. H.....	1,038	54,888	52.88	-.8	+3.1	+7.8	+20.6
N. J. ⁶	10,291	951,250	92.44	+4.7	+1.8	+37.1	+40.5
N. Mex.....	516	20,109	38.97	-7.7	-4.3	+13.9	+25.0
N. Y.....	34,631	3,070,529	88.66	+3.2	+5.1	+38.6	+46.7
N. C.....	2,718	69,966	25.74	-7.9	-2.2	+7.2	+23.5
N. Dak.....	328	18,696	57.00	+2.2	+10.0	+12.7	+49.6
Ohio ⁷	35,684	2,357,885	66.08	-12.2	-8.2	+24.9	+47.4
Okla.....	6,845	100,718	14.71	-11.4	-12.1	-8.0	-2.6
Oreg.....	4,600	291,354	63.34	+22.8	+33.6	(¹⁰)	+20.5
Pa.....	28,596	1,888,175	66.03	+2.1	+3.7	+33.9	+41.0
P. R.....	1,828	12,381	6.77	+7.2	+7.7	+15.2	+16.7
R. I.....	3,511	241,476	68.78	+8.7	+17.3	+8.8	+10.5
S. C.....	1,315	31,146	23.69	-7.8	-5.4	-9.8	-9.0
S. Dak.....	824	30,059	36.48	-5.7	-5.2	+13.5	-5.7
Tenn.....	2,343	41,233	17.60	-3.5	+5.7	+6.5	+4.3
Tex. ¹¹	9,000	240,000					
Utah.....	1,947	124,771	64.08	-1.9	-2.5	+37.0	+36.6
Vt. ¹¹	1,200	55,000					
V. I.....	133	2,691	20.23	+3.1	+1.0	0	+7.7
Va.....	1,911	70,235	36.75	+3.7	+3.0	+10.9	+14.4
Wash.....	12,940	907,443	70.13	+7	+3.6	+17.8	+18.9
W. Va.....	2,795	93,648	33.51	+1.5	-.4	+32.4	+30.9
Wis.....	9,520	790,103	82.99	+1.7	+3.6	+41.3	+53.2
Wyo.....	361	21,769	60.30	-9.1	-4.9	+39.9	+78.2

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available. Percentage changes based on data for 52 States.

³ Percentage change not computed on base of less than 100 cases.

⁴ About 10 percent of this total is estimated.

⁵ Partly estimated.

⁶ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁷ Increase of less than 0.05 percent.

⁸ Includes cases receiving medical care only.

⁹ Includes 3,796 cases and payments of \$155,340 representing supplementation of other assistance programs.

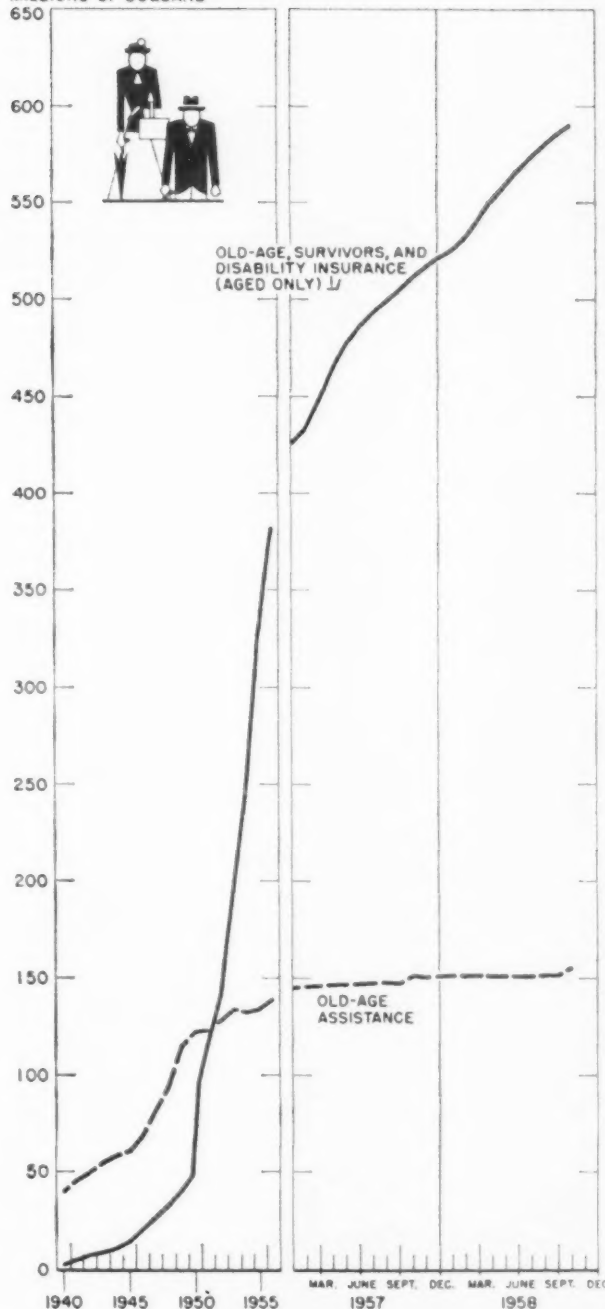
¹⁰ Not computed; data not comparable.

¹¹ Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations*

PAYMENTS

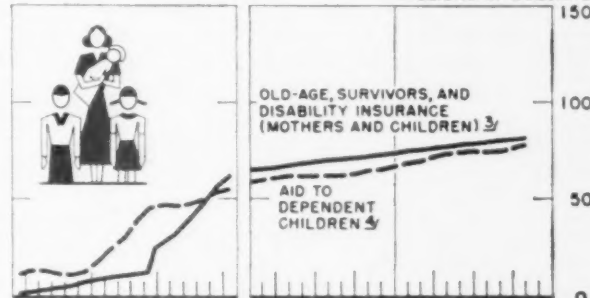
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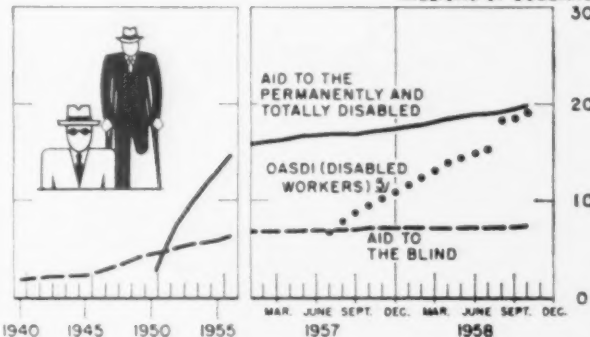
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MILLIONS OF DOLLARS



MILLIONS OF DOLLARS



* Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

^{1/} Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of younger wife beneficiaries with child beneficiaries in their care.

^{2/} Beginning April 1955, includes beneficiaries under the unemployment compensation program for Federal employees and, beginning June 1958, under the temporary unemployment compensation programs.

^{3/} Beginning January 1957, includes some persons receiving "childhood disability" benefits and, beginning October 1958, eligible dependents of disabled-worker beneficiaries.

^{4/} Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

^{5/} Disabled workers aged 50-64.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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